



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

DOOM DOOMA

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND
REHABILITATION
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GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Doom Dooma centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Satnam Dass, Assistant Director, assisted by Shri A. Azim. Investigator Grade I, under the guidance and supervision of Shri K.N. Vali, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Director

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PART I (FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys can be food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour pattern of different groups of the population. They can also supply the basic data needed for policy making in connection with socio-economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

(i) Health, including demographic conditions;

*Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

- (ii) Food and nutrition ;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59 *inter-alia*, on Doom Dooma, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

Doom Dooma was one of the centres where family living surveys were conducted during 1958-59. This survey in Doom Dooma was part of an integrated scheme of family living surveys among industrial workers at 50 * important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Doom Dooma centre presented in this Report.

1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics

*The list of 50 centres is given in Appendix I.

(C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports of the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Doon Dooma, which was a plantation centre, covered families deriving a major part of their income from manual work in registered plantations only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour and not requiring much of educational (general, scientific, technical or otherwise) back-ground were treated as 'manual' work.

1.23. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate unit of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Doom Dooma centre and the list of 22 registered plantations within 10 miles of Doom Dooma was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for the Doom Dooma was 480 families for Schedule 'A' and 121 for Schedule 'B'. The number of schedules finally covered and tabulated was 478 schedule 'A' and 121 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered, was due to rejection of some schedules at the tabulation stage because of unsatisfactory data, etc.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled family would have caused fatigue both to the investigators and informants. The whole sample was staggered over a period of 12 months evenly, so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. The tea plantations were grouped into 8 clusters of 2 or 3 each so that all the plantations in a cluster belonged to the same postal region. Attempts were also made to represent in each cluster, plantations under different managements (foreign, Indian) and of different sizes. Two independent samples of 12 clusters each were selected systematically with probability proportional to the number of workers in the cluster.

The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments of the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment

any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for working class family living survey at Doom Dooma centre was August, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires, or to maintain accounts. Moreover, the questionnaires covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Doom Dooma town is located slightly in the north of Dibrugarh sub-division of the district Lakhimpur. It is among the finest tea producing regions of Assam.

2.2. *Working class areas and markets*

The working class population was reported to be concentrated within 10 miles of Doom Dooma town and the market patronised predominantly by them was Doom Dooma. This market has been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Doom Dooma centre.

2.3. *General characteristics of working class population-survey results*

2.31. *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Doom Dooma was about 15 thousand. The estimated number of employees in these families was about 27 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2.1. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.1

Distribution of employees(including apprentices)by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of tea in plantation ..	51.80	47.53	0.67	100.00	26,611	48.40	970
Rest ..	22.41	42.89	34.70	100.00	365	15.48	14
All ..	51.40	47.47	1.13	100.00	26,976	47.95	984
Number of employees (unestimated)* ..	495	477	12	984	x	x	x

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I, of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

It will be seen that about 99 per cent. of the employees were employed in the production of tea in plantations. The women employees constituted about 47 per cent. of the total. The proportion of children (upto the age of 14 years) was about 1 per cent.

The average monthly income per employee from paid employment in the production of tea in plantation was Rs. 48.40 as against the overall average of Rs. 47.95.

2.32 Occupation

Table 2.2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.2

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Plantation workers ..	49.11	50.17	0.72	100.00	24,561	65.05	908
Rest ..	74.74	20.01	5.25	100.00	2,415	49.83	76
All occupations ..	51.40	47.47	1.13	100.00	26,976	63.88	984
Number of employees (unestimated) ..	495	477	12	984	*	x	*

A majority of workers (91 per cent.) were employed as plantation workers.

2.13 Nature of employment and type of settlement

Table 2.3 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.3

Percentage distribution of employers (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Percentage distribution of employees by nature of employment*			Type of Settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
0	2.37	..	2.32	2.41	..	22
1—7	0.65	2.83	0.69	0.72	..	2
8—15	1.22	34.48	1.88	1.95	..	16
16—19	2.19	8.25	2.31	2.06	8.83	24
20—23	11.01	33.64	11.46	10.88	26.49	110
24—27	80.40	20.80	79.23	79.79	64.68	791
28—31	2.16	..	2.11	2.19	..	19
Total	100.00	100.00	100.00	100.00	100.00	984
Percentage to total	98.03	1.97	100.00	96.32	3.68	..
Number of employees (unestimated) ..	962	22	984	948	36	..

Of the total employees, about 98 per cent. were regular and the remaining 2 per cent. were casual. About 96 per cent. of employees had settled down at the centre.

2.44. Family income

The average monthly income per family of the population surveyed was Rs. 97.78. The estimated distribution of families in different income classes is given in table 2.4.

TABLE 2.4

Distribution of families by monthly family income

Monthly family income	Percentage of families to total
Less than Rs. 30	0.50
Rs. 30 to less than Rs. 60	24.90
Rs. 60 to less than Rs. 90	18.77
Rs. 90 to less than Rs. 120	33.69
Rs. 120 to less than Rs. 150	12.88
Rs. 150 to less than Rs. 210	8.34
Rs. 210 and above	2.92
Total	100.00

*The classification of workers into 'regular and casual' was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

The modal family income class was from 'Rs. 90 to less than Rs. 120.' About 11 per cent. of the families had income of Rs. 150 or more per month.

2.45. Family size

The average size of the family was 4.34 persons. The estimated distribution of families in the different size groups is given in table 2.5.

TABLE 2.5

Distribution of families by size

Family size (number of members)								Percentage of families to total
One	..	..	..	..	..	..	10·10
Two and three		..	..	..	..	..	29·16
Four and five	..	..	..	..	..	..	29·53
Six and seven	..	..	..	..	..	..	23·07
Above seven	..	..	..	..	..	..	8·14
Total							100·00	

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Doom Dooma have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families at this centre, as revealed by the survey, is presented below:

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Num-ber of mem-bers (un-esti-mated)	Age (years)								Per-cent-age distribution of all mem-bers
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried	747	28.74	53.26	17.03	0.97	..	..	..	100.00	32.95
Married ..	464	..	0.10	34.23	54.60	7.14	3.08	0.85	100.00	19.80
Widowed ..	15	..	..	6.76	71.05	12.46	9.73	..	100.00	0.99
Divorced ..	..	..	..	..	..	..	..	..	..	..
Separated ..	..	..	..	..	..	..	..	..	..	..
Sub-group: men ..	1,226	17.62	32.71	23.18	22.01	2.86	1.31	0.31	100.00	53.74
<i>Women</i>										
Unmarried ..	562	23.15	61.09	10.27	0.49	..	..	..	100.00	23.88
Married ..	468	..	..	52.49	43.44	2.21	1.18	0.68	100.00	19.73
Widowed ..	48	..	..	13.09	50.90	14.18	19.98	1.85	100.00	2.52
Divorced ..	3	..	..	100.00	..	..	..	..	100.00	0.10
Separated ..	1	..	..	100.00	..	..	..	..	100.00	0.03
Sub-group: women ..	1,082	14.53	31.53	23.68	21.56	1.72	1.59	0.39	100.00	46.26
Overall: men and women	2,308	16.19	32.16	25.73	21.80	2.33	1.44	0.35	100.00	100.00
Number of members (unestimated)	*	375	736	609	488	53	37	10	2,308	*

Taking all the members living with the families at the centre, about 54 per cent. were men and 46 per cent. women. Children of 14 years of age or below constituted about 48 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 51 per cent. were men and about 49 per cent. women. In this age-group, among men roughly 25 per cent. were unmarried, 72 per cent. married, and the rest 3 per cent. were widowers. Among women in the same age-group, about 11 per cent. were unmarried, 82 per cent. married and the rest 7 per cent. widows, divorced or separated.

3.3. Religion

About 97 per cent. of families were Hindus.

3.4. Language and size

Table 3.2 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.2
Percentage distribution of families by mother-tongue and size

Size of family				Mother tongue			
				Hindi	Oriya	Others	Total
1				2	3	4	5
One	..	..	..	11.60	21.47	4.67	10.10
Two and three	..	..	..	21.62	27.07	33.14	29.16
Four and five	..	..	..	33.54	26.34	29.25	29.53
Six and seven	..	..	..	23.01	21.51	23.74	23.07
Above seven	..	..	..	10.23	3.61	9.20	8.14
Total				100.00	100.00	100.00	100.00
Percentage of families to total ..				22.27	23.09	54.64	100.00
Average size of the families ..				4.51	3.75	4.52	4.34
Average number of children per family ..				2.34	1.80	2.13	2.10

Oriya speaking families formed about 23 per cent. of the total, Hindi-speaking about 22 per cent., and the remaining families spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.3.

TABLE 3.3

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	* <30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary	100.00	100.00	100.00	100.00	100.00	100.00
Rest	100.00	100.00	100.00	100.00	100.00	100.00
Total	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate	..	100.00	96.51	95.45	95.42	95.77	94.68	95.47
Below primary	3.49	4.55	3.74	3.07	5.32	4.05
Primary	0.46	1.16	..	0.35
Middle	0.38	..	..	0.13
Matriculate
Others
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Children aged less than 5 years had received no education at all. Taking all members aged 5 years and above, about 95 per cent. were illiterate and about 4 per cent. had received education up to or below primary standard. The percentage of members having middle standard of education was negligible.

3.6. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons

*The sign '<' in this and subsequent tables denotes 'less than'.

not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families, information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.4.

TABLE 3.4

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Male</i>											
Employer	3	..	..	28.29	43.42	28.29	..	..	100.00	0.10
Employee ..	501	..	0.91	42.98	47.34	6.10	2.51	0.16	100.00	21.20	
Apprentice	2	..	44.98	55.02	..	..	..	..	100.00	0.09
Self-employed	2	..	..	..	100.00	..	..	..	100.00	0.12
Unpaid family labour ..	2	..	100.00	..	..	..	..	..	100.00	0.07
Unemployed	73	..	5.89	67.95	24.45	1.71	..	..	100.00	4.01
Not in labour force ..	643	33.47	60.52	2.10	2.29	0.52	0.62	0.48	100.00	28.15	
Sub-group ..	1,226	17.62	32.71	23.18	22.01	2.86	1.31	0.31	100.00	53.74	
<i>Female</i>											
Employer ..	2	..	..	39.45	60.55	..	..	..	100.00	0.08
Employee ..	477	..	0.39	54.80	40.90	2.80	0.90	0.21	100.00	19.36	
Apprentice ..	4	..	25.00	50.00	25.00	..	..	..	100.00	0.18
Self-employed	..	..	..	..	..	..	..	..	..	..
Unpaid family labour ..	2	..	..	..	33.94	..	66.06	..	100.00	0.12
Unemployed	52	..	7.97	62.74	29.29	..	..	..	100.00	2.61
Not in labour force ..	545	27.96	59.72	3.89	4.79	1.05	2.01	0.58	100.00	23.91	
Sub-group ..	1,082	14.53	31.53	28.68	21.56	1.72	1.59	0.39	100.00	46.26	
All ..	2,308	16.19	32.16	25.73	21.80	2.33	1.44	0.35	100.00	100.00	
Number of members (unestimated) ..	*	375	736	609	488	53	37	10	2,308	*	

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Doon Dooma comprising families which derived a major part of their income from employment in registered plantations. Naturally, the percentage of

unemployed was small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 48 per cent. consisting of gainfully occupied persons (41.32) and unemployed persons (6.62). Participation of women in the labour force was of the extent of 22 per cent. An appreciable proportion of children was reported as apprentices.

3.7. *Distribution of family members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3-5
Percentage distribution of family members by age, sex and economic status

Sex and economic status	Number of members (un-estimated)	Age (years)									Percentage distribution of all members
		Below 5	5-14	15	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11	
Earners											
Male	495	..	0.71	42.22	47.76	6.58	2.51	0.16	100.00	20.99	
Female	469	..	0.39	55.04	40.88	2.55	0.92	0.22	100.00	19.00	
Sub-total ..	964	..	0.57	48.32	44.49	4.66	1.77	0.19	100.00	39.99	
Earning dependants											
Male	14	..	6.02	56.71	37.27	..	..	..	100.00	0.65	
Female	10	..	..	36.00	52.32	11.68	..	..	100.00	0.49	
Sub-total ..	24	..	3.42	47.75	43.78	5.05	..	..	100.00	1.14	
Non-earning dependants											
Male	717	29.33	54.12	10.06	4.86	0.67	0.54	0.42	100.00	32.10	
Female	603	25.10	54.21	9.84	7.29	0.94	2.10	0.52	100.00	26.77	
Sub-total ..	1,320	27.41	54.16	9.96	5.96	0.79	1.25	0.47	100.00	58.87	
Total ..	2,308	16.19	32.16	25.73	21.80	2.33	1.44	0.35	100.00	100.00	
Number of members (un-estimated)											
		375	736	609	488	53	37	10	2,308	*	

Earners and earning dependants constituted about 41 per cent. of the total; 22 per cent. being males and 19 per cent. females. Earner and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants who mainly consisted of children, accounted for about 59 per cent.

3.8. *Family size, composition, economic status and earning strength by income*

3.8.1. *Analysis by family income*

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.6.

TABLE 3.6

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							All
	<30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	
1	2	3	4	5	6	7	8	9
One ..	100.00	33.65	5.24	..	..	..	11.74	10.10
Two and three ..	..	37.34	30.16	31.15	19.57	21.54	..	29.16
Four and five ..	..	17.44	45.37	31.43	30.36	26.58	29.70	29.53
Six and seven ..	..	10.06	15.29	30.58	33.25	30.55	29.45	23.07
Above seven ..	..	1.51	3.94	6.84	16.82	24.33	29.31	8.14
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.50	24.90	16.77	33.69	12.88	8.34	2.92	100.00
Number of families (unestimated) ..	1	70	64	182	81	60	20	478

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was generally a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3·7.

TABLE 3·7
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30 - <60	60 - <90	90 - <120	120 - <150	150 - <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male	1·00	0·55	0·77	0·98	1·21	1·33	1·26	0·90
Adult female .. ..	..	0·47	0·57	0·98	1·02	1·34	1·16	0·82
Children male .. ..	..	..	..	0·01	0·01	0·01	0·07	0·01
Children female.. ..	..	..	0·01	..	0·01	..	..	0·00
All earners	1·00	1·02	1·35	1·97	2·25	2·68	2·49	1·73
<i>Earning dependants</i>								
Adult male .. ..	..	0·01	0·06	0·02	0·06	..	..	0·03
Adult female .. ..	..	..	0·04	0·02	0·04	..	0·12	0·02
Children male .. ..	..	..	0·01	..	..	..	..	0·00
Children female .. ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0·01	0·11	0·04	0·10	..	0·12	0·05
<i>Non-earning dependants</i>								
Adult male .. ..	..	0·34	0·28	0·13	0·28	0·17	0·20	0·23
Adult female .. ..	..	0·29	0·22	0·13	0·38	0·31	0·40	0·24
Children male .. ..	..	0·62	1·34	1·30	1·43	1·39	1·60	1·17
Children female .. ..	..	0·51	0·86	1·14	1·02	1·15	1·35	0·92
All non-earning dependants	..	1·76	2·70	2·70	3·11	3·02	3·55	2·56
<i>Total</i>								
Adult male	1·00	0·90	1·11	1·13	1·55	1·50	1·46	1·16
Adult female .. ..	..	0·76	0·83	1·13	1·44	1·65	1·68	1·08
Children male .. ..	..	0·62	1·35	1·31	1·41	1·40	1·67	1·18
Children female.. ..	..	0·51	0·87	1·14	1·03	1·15	1·35	0·92
All members	1·00	2·79	4·16	4·71	5·46	5·70	6·16	4·34
Number of members (un-estimated)	1	197	277	862	461	370	140	2,308

The average number of members per family was 4.34. Of these, 1.73 were earners, 0.05 earning dependants and 2.56 non-earning dependants. The proportion of earners to the total members did not show any trend with the family income classes.

More light on the variation in the earning strength with family income is thrown by table 3.8 which gives the distribution of families by earning strength and income.

TABLE 3.8
Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							
	<30	30— ≤60	60— ≤90	90— ≤120	120— ≤150	150— ≤210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner	100.00	96.11	53.95	2.06	5.38	4.84	11.54	35.61
One earner and one or more earning dependants	..	3.17	9.84	2.94	3.87	..	..	3.93
Two earners .. ..	..	0.72	35.48	92.58	50.06	41.58	48.54	48.64
Two earners and one or more earning dependants	..	..	0.73	0.32	5.06	..	12.37	1.25
Three earners .. ..	..	..	..	1.83	34.91	35.72	8.26	8.33
Three earners and one or more earning dependants	..	..	..	..	0.72	0.88	..	0.17
More than three earners with or without earning dependants .. ..	..	..	..	0.27	..	16.98	19.29	2.07
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having two earners was in a majority being 49 per cent. of the total. The percentage of families having more than two earners was about 11 per cent.

Table 3.9 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than the similar earnings of any other earner of the family employed in a registered plantation.

TABLE 3-9

Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with the main earner	Number of families (un-estimated)	Monthly family income class (Rs.)								Percentage distribution of all families by earning strength
		<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Self ..	97	1.12	66.86	25.68	1.97	1.97	1.11	0.96	100.00	35.24
Self and wife or husband	260	..	1.50	13.02	62.86	13.11	6.94	2.54	100.00	48.42
Self and one or more children	21	..	15.99	14.25	28.99	25.21	15.56	..	100.00	3.82
Self, wife or husband and one or more children ..	46	..	..	..	8.41	44.81	35.55	11.23	100.00	5.50
Self and one or more other family members	20	..	..	27.26	23.93	22.15	14.95	11.71	100.00	3.22
Self, wife or husband and one or more other family members ..	15	..	..	..	..	50.80	43.35	5.85	100.00	1.83
Self, one or more children and one or more other family members ..	9	..	..	..	11.52	59.66	16.73	12.09	100.00	1.11
Self, wife or husband, one or more children and one or more other family members ..	10	..	..	..	10.38	10.67	65.14	13.81	100.00	0.86
All families	478	0.50	24.90	16.77	33.69	12.88	8.34	2.02	100.00	100.00
Number of families (un-estimated)	*	1	70	64	182	81	60	20	478	*

Taking all families, in about 48 per cent. of the cases, the main earner was assisted by wife/husband whereas in 35 per cent. of the cases he/she was the sole earner. In 4 per cent. of the cases he/she was assisted by children and in about 3 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3-10 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3-7. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3-10

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	36.60	27.08	3.60	11.76	6.85	14.17	17.37
Son or daughter	117.98	211.41	247.18	249.17	210.87	282.73	208.54
Father, mother, uncle and aunt	6.34	15.30	5.74	14.09	12.57	14.46	9.36
Brother, sister, cousin	13.88	7.26	6.36	9.37	15.24	6.30	9.48
Nephew, niece	6.59	2.83	1.25	7.02	6.30	2.99
Father-in-law, mother-in-law, brother-in-law, sister-in-law	2.11	2.24	4.29	6.93	20.48	2.84
Son-in-law, daughter-in-law	0.99	7.87	3.76	2.71	1.74
Grand children	1.48	..	0.49	12.23	8.55	8.35	3.07
Others	0.55	..	..	..	0.18
Total	176.28	269.75	209.98	310.03	301.79	355.50	255.57*
<i>Living away from family</i>								
Wife or husband	0.97	..	..	..	..	..	0.24
Son or daughter	3.89	..	..	..	..	..	0.97
Father, mother, uncle and aunt	2.52	..	..	..	..	..	0.63
Brother, sister, cousin, Nephew, niece	1.55	..	1.18	..	..	..	0.78

*The difference between this figure while taken per family and the one given in table 3-7 (All non-earning dependants, Col. No. 9) is due to rounding off.

TABLE 3.10—*contd.*

1	2	3	4	5	6	7	8	9
Father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law
Grand children
Others
Total	8.93	..	1.18	..	..	..	2.62
<i>Dependent Units</i>								
Number of dependent units living away per 100 families

Although the number of dependants living with family increased progressively with the increase in the monthly family income except in the family income class 'Rs. 150 to less than Rs. 210', there was no such clear tendency in the case of dependants living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.11 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.11

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							All
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Below 60 ..	87.18	89.79	28.58	11.62	3.35	28.89	44.59	25.40
60—<120 ..	6.91	10.21	59.31	63.78	37.57	43.82	38.03	50.46
120 and above	5.91	..	12.11	24.60	59.08	27.29	17.38	24.14
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families ..	5.36	4.74	9.64	51.51	10.99	4.52	13.24	100.00
Number of families (unestimated) ..	14	14	41	265	73	21	50	478

Family types consisting of husband, wife and children and husband, wife, children and other members constituted about 62 per cent. of the total families.

Table 3·12 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

TABLE 3·12

Percentage distribution of families by family composition in terms of adults/children and income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60 ..	87·95	66·53	31·62	15·64	9·78	11·69	14·30	38·90	6·36	12·26	25·40
60—<120 ..	8·71	33·47	57·53	62·89	70·98	73·93	41·23	42·19	42·23	14·72	50·46
120 and above ..	3·34	..	10·85	21·47	19·24	14·38	44·47	18·91	51·41	73·02	24·14
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	10·10	6·91	10·70	9·91	12·14	24·18	2·30	1·72	12·49	9·49	100·00
Number of families (unestimated) ..	28	20	46	44	56	118	14	7	73	72	478

The common type of families were 2 adults with or without children. Comparing the distribution by income classes it will be seen that the proportion of larger families was generally high in higher income brackets.

3·82. Analysis by per capita income

Per capita income of families allows for variations in the size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of data

were, however, undertaken by adopting per capita income as the classificatory character. Some of these analysis are presented below. Table 3·13 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3·13

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One	5·00	20·19	55·97	31·10	10·10
Two and three	16·83	24·15	40·86	56·32	37·53	42·11	29·16
Four and five	14·41	43·72	31·56	44·29	31·22	19·71	1·90	26·79	29·53
Six and seven	58·44	36·74	39·90	24·79	10·49	3·78	2·82	..	23·07
Above seven	27·15	19·54	11·71	6·77	2·77	..	1·78	..	8·14
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	4·29	12·54	23·89	13·98	21·41	10·66	10·56	2·64	100·00
Number of families (unestimated)	14	52	118	76	112	54	41	11	478

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of family.

Table 3·14 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3·14

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	1·21	1·47	1·81	1·99	1·90	1·83	1·37	1·69	1·73
Earning dependants	0·06	0·11	0·04	0·06	0·04	0·02	0·04	..	0·05
Non-earning dependants	5·67	4·56	3·57	2·71	1·68	0·81	0·41	0·69	2·56
All members	6·94	6·14	5·42	4·76	3·62	2·66	1·82	2·38	4·34

The proportion of earners to total members in the family generally increased with the increase in the per capita income. The earning dependants constituted a small (about 1 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

(i) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;

(ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and

(iii) Income from other sources such as receipts from rented properties, viz., land and house pension, cash assistance; gifts and concessions; interest and dividends; and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchase, bonus, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 97.78 and the average per capita income was Rs. 22.70. The average monthly income per family and per capita according to different family income classes is given in table 4.1.

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30—<60	60—<90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	28.19	51.54	73.68	101.00	134.50	172.70	228.96	97.78
Average per capita ..	28.19	18.45	17.74	21.43	24.65	30.33	37.09	22.70
Percentage of families to total	0.50	24.90	16.77	33.60	12.88	8.34	2.02	100.00

The average monthly income per family varied from Rs. 28.19 in the lowest income class to Rs. 228.96 in the highest income class. Barring the first two income classes, the average per capita income per family increased with the increase in the family income classes.

4.3. Income by category of earner

Table 4.2 gives a break up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2
Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30—<60	60—<90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	28.19	26.11	39.20	53.30	66.99	70.20	66.84	47.62
Self employment ..	..	..	1.24	1.01	7.34	26.65	71.92	5.81
Other sources ..	..	2.03	2.40	3.90	3.52	4.50	4.53	3.19
Sub-total: by men ..	28.19	28.14	42.64	58.21	77.85	101.35	143.31	56.62
<i>Women</i>								
Paid employment ..	..	21.56	28.64	41.00	54.10	67.61	57.12	38.27
Self employment ..	..	..	..	0.07	0.02	1.66	0.09	0.18
Other sources ..	..	1.84	1.56	1.35	1.82	0.96	26.50	2.26
Sub-total: by women ..	..	23.40	30.20	42.42	55.94	70.23	84.31	40.71

TABLE 4.2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Children</i>								
Paid employment ..	..	..	0.48	0.37	0.54	0.21	1.34	0.33
Self employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	0.09	..	..	..	..	0.01
Sub-total: by children ..	..	..	0.57	0.37	0.54	0.21	1.34	0.34
<i>Family</i>								
Paid employment ..	..	..	0.07	..	..	0.48	..	0.05
Self employment ..	..	..	..	..	0.17	..	..	0.02
Other sources ..	..	..	..	..	..	0.43	..	0.04
Sub-total: by family ..	..	..	0.07	..	0.17	0.91	..	0.11
<i>Total</i>								
Paid employment ..	28.19	47.67	68.39	94.67	121.63	138.50	125.30	86.27
Self employment ..	..	..	1.24	1.08	7.54	28.31	72.61	6.01
Other sources ..	..	3.87	4.05	5.25	5.33	5.89	31.05	5.50
Total income ..	28.19	51.54	73.68	101.00	134.50	172.70	228.96	97.78
Percentage of families to total ..	0.50	24.90	16.77	33.69	12.88	8.34	2.92	100.00

An analysis of income by category of earner shows that men contributed about 58 per cent. and women about 42 per cent. of the total income from all the three sources. The major portion of the income earned by all category of earners was from paid employment. The average monthly income earned from 'self employment' generally increased with the increase in monthly family income. Families, having monthly income 'less than Rs. 60' did not earn any income from 'self-employment'.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									A
	<5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	17.22	41.36	46.58	53.38	53.20	51.18	48.50	41.94	47.62
Self employment	1.19	0.58	2.43	6.37	16.83	16.41	11.38	5.81
Other sources	1.52	3.73	2.89	3.60	3.11	3.40	3.73	1.12	3.19
Sub-total: by men	18.74	46.28	50.05	59.41	62.68	71.41	68.04	54.44	56.62

TABLE 4.3—*contd.*

	1	2	3	4	5	6	7	8	9	10	11
<i>Women</i>											
Paid employment	34.96	30.15	41.75	43.93	40.08	41.01	21.53	61.51	38.27	
Self employment	0.06	0.01	0.11	..	..	0.19	5.23	0.18	
Other sources	3.91	1.68	1.82	1.03	1.77	0.64	8.03	0.37	2.26	
Sub-total: by women	38.87	31.89	43.58	45.07	41.85	41.65	29.75	67.11	40.71	
<i>Children</i>											
Paid employment	0.67	0.11	0.43	0.57	..	0.37	..	0.33	
Self employment	
Other sources	0.07	..	..	..	0.01	
Sub-total: by children	0.67	0.11	0.43	0.64	..	0.37	..	0.34	
<i>Family</i>											
Paid employment	0.05	..	0.19	..	..	..	0.05	
Self employment	0.10	..	..	..	0.02	
Other sources	0.17	..	..	..	0.04	
Sub-total: by family	0.05	..	0.46	..	..	..	0.11	
<i>Total</i>											
Paid employment	52.18	72.18	88.49	97.74	94.04	92.19	70.40	103.45	86.27	
Self employment	1.25	0.59	2.54	6.47	16.83	16.60	16.61	6.01	
Other sources	5.43	5.41	4.71	4.63	5.12	4.04	11.76	1.49	5.50	
Total income	57.61	78.84	93.79	104.91	105.63	113.06	98.76	121.55	97.78	

The average monthly income per family increased from Rs. 57.61 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 113.06 in the per capita income class 'Rs. 35 to less than Rs. 50' decreased in the next per capita income class to Rs. 98.76 and thereafter increased to Rs. 121.55 in the highest per capita income class.

4.4. *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	20.25	40.09	53.70	82.46	96.93	109.04	106.03	71.55
Bonus and commission .. ..	..	..	..	..	..	..	..	..
Concessions	2.69	6.38	8.65	10.18	12.19	12.85	9.80	9.40
Rest	5.25	1.20	6.04	2.03	12.51	16.61	9.47	5.32
Sub-total : paid employment	28.19	47.67	68.39	94.67	121.63	138.50	125.30	86.27
<i>Self-employment</i>								
Agriculture .. ..	..	..	0.75	1.08	5.20	28.31	71.92	5.62
Animal husbandry .. ..	..	..	..	..	1.71	..	..	0.21
Trade .. ..	..	..	..	..	0.47	..	..	0.06
Rest .. ..	..	..	0.49	..	0.16	..	0.69	0.12
Sub-total : self employment .. ..	..	..	1.24	1.08	7.54	28.31	72.61	6.01
<i>Other Income</i>								
Rent .. ..	..	0.09	0.75	0.48	0.29	0.09	25.70	1.10
Rest .. ..	..	3.78	3.30	4.77	5.04	5.80	5.35	4.40
Sub-total : other income.. ..	..	3.87	4.05	5.25	5.33	5.89	31.05	5.50
Total income	28.19	51.54	73.68	101.00	134.50	172.70	228.96	97.78
<i>Other receipts</i>								
Sale of assets other than shares, etc. .. ..	..	..	..	..	..	..	..	..
Credit purchase.. ..	..	3.18	4.77	2.29	3.38	1.21	..	2.92
Loan taken .. ..	..	2.88	3.70	0.28	1.43	2.69	..	1.84
Rest .. ..	..	..	..	..	..	..	3.43	0.10
Sub-total : other receipts .. ..	..	6.06	8.47	2.57	4.81	3.90	3.43	4.86
Total receipts	28.19	57.60	82.15	103.57	139.31	176.60	232.39	102.64

A major portion (73 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income decreased with the increase in income, except in the income classes 'less than Rs. 30' and 'Rs. 90 to less than Rs. 120'. Income from bonus and commission was nil and that from concessions and "rest" comprising overtime earnings, etc., worked out to Rs. 9.40 or about 10 per cent. and Rs. 5.32 or about 5 per cent. of the total income respectively. The percentage contribution of concessions to the total income decreased with the increase in income ignoring the lowest income class.

Income from self-employment was Rs. 6.01 or about 6 per cent. of the total income. Income from other sources accounted for Rs. 5.50 or about 6 per cent. of the total income.

"Other receipts" obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchase and loans taken, etc. These 'other receipts' amounted to Rs. 4.86 or about 5 per cent. of the total income taking all the families together.

4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipts	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
Income from paid employment									
Basic wages and allowances ..	39.50	59.41	67.79	66.33	76.42	84.18	82.53	102.21	71.55
Bonus and commission ..	..	..	..	..	..	..	..	..	..
Overtime earnings	0.59	2.24	2.02	5.33	3.31	2.08	5.05	8.97	3.43
Other earnings ..	1.29	2.87	3.23	1.04	0.07	3.72	0.88	1.35	1.89
Concession ..	5.55	7.35	8.94	8.94	10.20	11.02	11.21	13.14	9.40
Total ..	46.93	71.87	81.98	83.64	90.00	101.00	99.67	125.67	86.27
Income from self-employment									
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	..	3.50	5.99	5.68	7.42	9.16	5.93	5.77	5.62
Animal husbandry	..	1.19	0.06	..	0.13	..	..	0.12	0.21
Trade ..	..	..	..	..	..	0.43	..	..	0.06
Profession ..	..	..	..	..	..	0.14	..	..	0.02
Others ..	..	..	..	0.42	0.13	..	0.22	..	0.10
Total ..	..	4.69	6.05	6.10	7.68	9.73	6.15	5.89	6.01

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other Income</i>									
Net rent from land	..	..	..	..	..	..	..	..	..
Net rent from house	..	0.21	0.60	0.28	0.40	0.43	0.66	9.34	1.10
Net rent—others	..	..	..	..	..	..	..	..	..
Pension	..	..	..	..	..	..	..	..	..
Cash assistance	..	0.07	..	..	0.13	..	..	..	0.03
Gifts, concession	2.67	3.85	4.24	3.71	4.11	4.94	5.49	6.39	4.37
Interest and dividends	..	..	..	..	..	..	..	..	..
Change games and lotteries	..	..	..	..	..	..	..	..	..
Total	2.67	4.13	4.84	4.02	4.97	5.37	6.15	15.73	5.50
Total income	49.60	80.69	92.87	93.76	102.65	116.10	111.97	147.29	97.78
<i>Other gross receipts</i>									
Sale of shares and securities	..	..	..	..	..	..	..	..	..
Withdrawal of savings	..	..	..	..	0.66	..	..	..	0.10
Sale of other assets	..	..	..	..	..	..	..	..	..
Credit purchase	1.98	2.38	3.23	2.91	2.25	3.14	5.28	2.21	2.92
Loan taken	0.30	0.28	0.33	1.46	2.32	4.01	5.93	0.74	1.84
Rest	..	..	..	..	..	..	..	..	..
Total	2.28	2.66	3.56	4.37	5.23	7.45	11.21	2.95	4.86
Total receipts	51.88	83.35	96.43	98.13	107.88	123.55	123.18	150.24	102.64
Percentage of families by size	10.10	14.29	14.87	14.43	15.10	13.97	9.10	8.14	100.00

The average income per family increased from Rs. 49.60 in case of single member families to Rs. 147.29 in case of families having over 7 members except that there was a decline in the average income of the families with 7 members as compared to that with 6 members.

Income from paid employment constituted about 88 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size-classes. Income from concessions accounted for Rs. 9.40 or about 10 per cent. and its percentage contribution was more or less the same in all size-classes. The comparatively small contribution of other sources such as overtime earnings and other earnings fluctuated in the different size classes. Income on account of bonus and commission was nil.

Income from 'self-employment' constituted about 6 per cent. and its percentage contribution increased with increase in family size up to 6 members and decreased thereafter, whereas 'other income' as rent, cash assistance, etc., was about 6 per cent. and that did not show any definite trend with the size of the family.

4.6. *Income and other receipts by family composition*

4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influence the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)								All
	Unma- rried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and child- ren	Hus- band, wife, child- ren and other mem- bers	Unma- rried earner and other mem- bers	Rest		
1	2	3	4	5	6	7	8		9
Income	47.28	52.38	91.21	104.81	137.71	104.16	77.34		97.78
Other receipts	5.62	1.74	2.76	5.53	1.09	8.93	6.43		4.86
Total	52.90	54.12	93.97	110.34	138.80	113.09	83.77		102.64
Percentage of families to total	5.36	4.74	9.64	51.51	10.99	4.52	13.24		100.00

The average monthly receipts per family amounted to Rs. 102.64. The major portion (Rs. 97.78) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 4.86 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

The average monthly income of families consisting of husband, wife and children; husband, wife, children and other members and unmarried earner and other members was higher than the overall average.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played comparatively an unimportant part in case of families consisting of husband or wife, husband and wife and husband, wife, children and other members, the proportion of such receipts to the income was about 3 per cent., 3 per cent. and about 1 per cent. respectively. These capital receipts, however, accounted for about 11 per cent., 9 per cent. and 5 per cent. of the income respectively, in case of families consisting of unmarried earner, unmarried earner and other members and husband, wife and children.

4.62. *In terms of the number of adults/children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition in terms of adults/children										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than one child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Income ..	49.60	57.85	88.60	97.74	95.68	100.31	111.49	78.55	125.00	149.68	97.78	
Other receipts ..	2.24	0.84	3.47	4.37	4.35	6.82	4.02	2.87	7.45	5.25	4.86	
Total ..	51.84	58.69	92.07	102.11	100.03	107.13	115.51	81.42	132.45	154.93	102.64	
Percentage of families to total	10.10	6.91	10.76	9.91	12.14	24.18	2.30	1.72	12.49	9.49	100.00	

The average monthly income for families having 2 adults and more than 2 children, 3 adults with more than one child or without children and other families was higher than the average income for all the families taken together.

The proportion of 'other receipts' to the 'income' as well as to the 'total receipts' was comparatively high in case of families consisting of 2 adults and more than 2 children and 3 adults and more than one child.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. *Concepts and definitions*

5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows :—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised :
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor $(f/f+e)$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e), it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible, it was not counted under 'e'.

5.13 Consumption co-efficients

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research.

Adult male	= 1.00
Adult female	= 0.9
Child (below 15 years)	= 0.6

5.2. Expenditure pattern

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 97.78 and the average consumption expenditure worked out to Rs. 100.79 leaving a deficit of Rs. 3.01. When items such as remittances to dependants, taxes, interests on loans were also included, *i.e.*, expenditure for current living was considered the budget showed a deficit of Rs. 3.05. The analysis will first be made in terms of total consumption expenditure and other disbursements, *i.e.*, non-consumption outgo and capital outlays will be discussed separately.

5.21. Consumption expenditure

Of the average consumption expenditure of Rs. 100.79 per family per month, an expenditure of Rs. 66.97 or about 66 per cent. was incurred on food, Rs. 8.39 about 8 per cent. on tobacco, *pan*, *supari* and intoxicants, Rs. 6.76 or about 7 per cent. on fuel and lighting, Rs. 4.80 or about 5 per cent. on housing, water charges and household appliances, etc., Rs. 10.01 or about 10 per cent. on clothing, bedding, headwear and footwear, etc., and Rs. 3.86 or about 4 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 19.76 per month. Table 5.1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits except for the highest income class.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	1.00	1.00	21.42	21.42
30—<60	2.79	2.26	44.87	19.85
60—<90	4.16	3.18	63.78	20.06
90—<120	4.71	3.62	72.35	19.99
120—<150	5.46	4.32	83.71	19.38
150—<210	5.70	4.51	91.38	20.26
210 and above	6.16	4.80	77.88	16.22
All income	4.34	3.39	66.97	19.76

5.22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittance to dependants, savings and investments and debts repaid, worked out to Rs. 6.19 or about 6 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 4.64 was incurred on savings and investments, Rs. 1.51 towards repayment of debt and Re. 0.01 on taxes, interest and litigation. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was provident fund (Rs. 4.59). Expenditure towards provident fund was reported by about 86 per cent. of the families surveyed. Some expenditure was incurred on ornaments, etc., but the number of families reporting purchase of these items was very small. Under the sub-group "interest and litigation, etc." interest on loans accounted for Re. 0.01 only.

5.23. The budget of single-member families

Single-member families constituted about 10 per cent. of the total families. The average monthly income of single-member families was Rs. 49.60 and the average monthly consumption expenditure Rs. 55.72 leaving a deficit of Rs. 6.12. Single-member families reported no expenditure on item, remittance to dependants, which forms a part of living expenditure.

Table 5.2 gives a comparison of consumption expenditure pattern in terms of percentage expenditure on various groups/sub-groups of consumption items between single-member families and multi-member families.

TABLE 5.2
Percentage expenditure on groups/sub-groups of items

Groups/sub-groups of items	Type of families		
	Single-member families	Multi-member families	All
1	2	3	4
Food	60.57	66.79	66.45
Pan, supari, tobacco and alcoholic beverage ..	9.17	8.28	8.32
Fuel and light	8.02	6.63	6.71
Rent for house and water charges	5.85	4.40	4.18
House repairs and upkeep, household appliances, furniture and furnishing and household services ..	..	0.29	0.28
Clothing, bedding, footwear, headwear and miscellaneous	12.17	9.80	9.93
Personal care	1.85	2.04	2.03
Education and reading .. .. .	..	0.06	0.05
Recreation and amusement	1.27	0.27	0.33
Medical care .. .. .	..	0.04	0.04
Other consumption expenditure	1.10	1.40	1.38
Total	100.00	100.00	100.00

As compared to multi-member families, workers living singly spent proportionately less on food, personal care, and other consumption expenditure which consisted of transport and communication, subscription, gifts and charities, ceremonials, etc. Single-member families did not report any expenditure on education and reading and medical care. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 19.31 per month in case of multi-member families and

Rs. 34.79 in case of single-member families. Taking important sub-groups under food, the average expenditure in respect of multi-member families on cereals and their products; pulses and their products; milk and milk products and other food sub-groups per adult consumption unit was Rs. 12.73, 1.54, 0.09 and 3.52 respectively, the average expenditure of single-member on these items was Rs. 19.35, 2.80, 0.40 and 7.98 respectively. The average expenditure on non-food items was also markedly high in case of singlemen. Thus, single-member spent, on an average Rs. 6.99, 5.27, 1.06 and 0.73 on clothing, bedding, footwear, headwear, etc., *pan*, *supari*, etc., personal care, and recreation and amusement respectively, the average expenditure per adult consumption unit on these items in case of multi-member of families was Rs. 2.83, 2.39, 0.59 and 0.08 respectively.

5.3. Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 100.83 per family, Rs. 23.41 per capita and Rs. 29.70 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3

Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	34.83	69.33	94.56	108.63	125.92	132.95	125.64	100.83
Average per capita ..	34.80	24.81	22.77	23.03	23.08	23.34	20.35	23.41
Average per adult consumption unit ..	34.80	30.62	29.71	29.99	29.12	29.49	26.19	29.70
Percentage of families to total ..	0.50	24.90	16.77	33.69	12.88	8.34	2.92	100.00

The average monthly expenditure per family varied from Rs. 34.80 in the lowest income class to Rs. 132.95 in the income class 'Rs. 150 to less than Rs. 210'. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and

per adult consumption unit can throw some light on the level of living. Taking average expenditure per capita and per adult consumption unit it is seen that barring the first income class, which covered about 1 per cent. of the total families, there were only small variations from the overall average in the different income classes.

Table 5.4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5.5 shows such distribution of families in terms of their adult/child composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with the main earner) and monthly family expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	48.32	84.09	17.03	2.60	2.14	11.03	25.00	13.68	
60—<120 ..	45.41	15.91	73.19	64.70	43.06	56.81	58.29	58.55	
120 and above	6.27	..	9.78	32.70	54.80	32.16	16.71	27.77	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

5.4. *Expenditure by family income*

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in the family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5-5

Percentage distribution of families by composition (in terms of adults/children) and monthly family expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	All	
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60	66.83	39.72	21.27	5.56	1.39	2.56	14.30	..	0.81	1.40	13.68	
60---120	33.17	58.43	69.96	79.21	76.73	63.89	68.42	67.05	46.43	26.20	58.55	
120 and above		1.85	8.77	15.23	21.88	33.55	17.28	32.95	52.76	72.40	27.77	
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families	..	10.10	6.91	10.76	9.91	12.14	24.18	2.30	1.72	12.49	9.49	100.00

TABLE 5-6

Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							
	<30	30 - 60	60 - 90	90 - 120	120 - 150	150 - 210	210 and above	All
1	2	3	4	5	6	7	8	9
Food								
Cereals and cereal products	16.56	27.92	42.25	47.44	55.63	60.95	49.78	43.80
Pulses and pulse products	0.62	4.43	4.71	5.83	5.76	6.97	5.51	5.33
Oil seeds, oils and fats	1.25	3.15	4.11	4.92	5.36	5.72	5.56	4.47
Meat, fish and eggs ..	..	2.61	4.95	5.25	5.87	6.39	6.02	4.71
Milk and milk products ..	..	0.26	0.39	0.19	0.77	0.47	..	0.34
Vegetable and vegetable products ..	..	2.56	2.78	3.40	3.67	4.24	3.97	3.16
Fruits and fruit products ..	..	0.08	0.13	0.06	0.06	0.07	0.24	0.08
Condiments, spices, sugar, etc. ..	3.99	3.23	4.16	4.96	6.11	6.19	6.21	4.67
Non-alcoholic beverages ..	..	0.11	0.22	0.19	0.21	0.25	..	0.17
Prepared meals & refreshments ..	..	0.52	0.08	0.11	0.27	0.13	0.59	0.24
Sub-total: food ..	21.42	44.87	63.78	72.35	83.71	91.38	77.88	66.97
Non-food								
Pan, supari ..	0.72	1.07	1.37	1.55	1.82	1.65	1.72	1.44
Tobacco and products ..	0.06	2.41	2.63	3.24	3.91	4.10	4.12	3.08
Alcoholic beverages, etc. ..	10.00	1.51	3.67	4.08	5.17	5.06	5.49	3.87
Fuel and light ..	0.60	5.95	5.85	7.27	7.20	8.38	7.45	6.76
House rent, water charges, repairs, etc. ..	..	3.96	4.36	5.04	4.83	5.95	4.55	4.67

TABLE 5.6 -*contd.*

	1	2	3	4	5	6	7	8	9
Furniture and furnishings .. ..	..	..	0.09	0.06	..	0.01	0.28	0.04	
Household appliances, etc. .. ..	..	..	0.07	0.10	0.12	..	..	0.07	
Household services .. ..	..	..	..	..	..	..	0.58	0.02	
Clothing, bedding & headwear .. ..	..	..	4.36	7.65	7.61	11.24	7.88	13.65	7.46
Footwear .. ..	..	..	0.45	0.29	..	0.36	0.15	0.19	0.22
Miscellaneous (laundry, etc.)	0.75	1.86	2.04	2.64	2.49	2.85	2.58	2.33	
Medical care .. ..	..	0.00	0.02	0.02	0.23	..	0.09	0.04	
Personal care .. ..	..	1.72	1.46	2.38	2.34	2.41	2.66	2.05	
Education and reading .. ..	..	..	0.01	0.09	0.08	0.01	..	0.05	
Recreation and amusement .. ..	..	0.25	0.23	0.37	0.27	0.41	1.08	0.33	
Transport and communication .. ..	..	..	0.02	0.19	0.10	0.21	0.07	0.73	0.13
Subscriptions, etc.	1.25	0.70	0.42	0.36	1.15	1.79	2.06	0.73	
Personal effects and miscellaneous expenses .. ..	..	..	0.20	0.37	0.71	0.72	0.41	0.53	
Sub-total : non-food	13.38	24.46	30.72	36.22	42.17	41.57	47.64	33.82	
Total : consumption	31.80	69.33	94.50	108.57	125.88	132.95	125.52	100.79	
<i>Non-consumption</i>									
Taxes, interest and litigation .. ..	..	..	0.06	0.06	0.04	..	0.12	0.04	
Remittance to dependants .. ..	..	..	..	..	..	..	..	..
Savings and investment .. ..	..	2.56	3.11	5.22	5.90	9.10	6.59	4.64	
Debts repaid .. ..	..	0.97	2.03	0.65	1.99	3.60	5.13	1.51	
Total : Non-consumption expenditure .. ..	..	3.53	5.20	5.93	7.93	12.70	11.84	6.19	
Total disbursement	31.80	72.86	99.70	114.50	133.81	145.65	137.36	106.98	
Percentage of families to total .. ..	..	0.50	24.90	16.77	33.69	12.88	8.31	2.92	100.00

The average monthly consumption expenditure per family was Rs. 100.79. Expenditure on food worked out to Rs. 66.97 or 66 per cent. of the total consumption expenditure. In analysing the pattern in terms of percentage expenditure it has to be borne in mind that single-member families, having a distinct consumption pattern of their own featured in varying proportions in different income classes. Such factors vitiate the trend of percentage expenditure on specific groups or sub-groups with income in many cases. Subject to this, the proportion of expenditure on food to total consumption varied from 62 per cent. in the lowest income class to 69 per cent. in the income class 'Rs. 150 to less than Rs. 210'.

For other sub-groups under food group, there was no distinct relationship with the level of income.

The non-food groups accounted for about 34 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed

per cent. while the percentage expenditure on fuel and light, rent, water charges, repairs, etc. was more or less the same in different income classes and that on clothing, bedding and headwear fluctuated without showing any definite trend.

As for other conventional necessities and luxuries, the proportionate expenditure on tobacco and products, and personal care remained more or less constant with the increase in income and that on household appliances, personal effects, furniture and furnishings, education and reading, recreation and amusement and footwear showed no clear trend.

Non-consumption outgo and capital outlays amounted to Rs. 6.19 per family per month on an average and formed about 6 per cent. of the consumption expenditure. As for savings and investments, the percentage expenditure on this sub-group did not show any clear trend.

5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursement by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and cereal products	46.61	52.08	49.64	49.06	43.53	34.02	25.56	34.12	43.80
Pulses and pulse products	5.86	7.40	5.68	5.68	4.91	3.54	4.01	5.58	5.33
Oil seeds, oils and fats	4.61	5.09	4.66	4.68	4.29	3.60	3.90	5.59	4.47
Meat, fish and eggs	3.71	3.96	5.10	5.20	4.63	4.03	4.88	6.50	4.71
Milk and milk products	0.15	0.42	0.53	0.21	0.39	0.51	..	0.34
Vegetable and vegetable products	3.68	3.05	3.31	3.30	3.29	2.94	2.63	3.85	3.16
Fruits and fruit products	0.03	0.14	0.04	0.10	0.10	0.02	0.21	0.08
Condiments, spices, sugar, etc.	5.55	4.18	4.98	4.72	4.85	4.05	3.91	6.72	4.67
Non-alcoholic beverages	0.21	0.21	0.30	0.18	0.13	0.03	..	0.17
Prepared meals and refreshments	0.05	..	0.10	0.13	0.08	1.36	0.35	..	0.24
Sub-total : food	70.07	76.24	74.24	73.63	66.07	54.16	45.80	62.57	66.97

TABLE 5.7. *contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari	2.07	1.60	1.59	1.40	1.34	1.28	1.07	1.65	1.44
Tobacco and products	4.51	2.82	3.20	3.25	3.07	2.96	2.50	3.36	3.08
Alcoholic beverages, etc.	2.94	2.88	3.67	3.95	4.13	4.32	4.31	5.67	3.87
Fuel and light	8.16	7.99	6.63	6.77	6.74	6.29	6.30	3.77	6.76
House rent, water charges, repairs, etc.	4.17	4.63	4.61	4.82	4.84	5.01	4.87	1.86	4.67
Furniture and furnishings	0.06	0.14	0.04	..	..	..	0.04
Household appliances, etc.	0.12	0.20	..	..	..	..	..	0.07
Household services	0.64	0.02
Clothing, bedding and headwear	4.26	8.28	6.61	9.01	7.15	7.56	7.39	9.77	7.46
Footwear	0.07	0.58	..	0.06	0.60	..	..	0.22
Miscellaneous (laundry, etc.)	3.19	2.33	2.59	2.38	2.31	1.82	1.88	2.35	2.33
Medical care	0.02	0.02	..	0.15	..	0.02	..	0.04
Personal care	2.83	2.24	2.03	2.26	2.08	1.93	1.74	0.93	2.05
Education and reading	0.01	0.04	0.22	0.01	..	..	..	0.05
Recreation and amusement	0.13	0.25	0.30	0.38	0.28	0.84	0.26	0.33
Transport & communication	0.27	0.13	0.04	0.17	0.19	0.02	..	0.13
Subscription, etc.	0.18	0.57	0.68	0.35	0.33	2.51	0.67	1.09	0.73
Personal effects and miscellaneous expenses	0.15	0.49	0.68	0.32	0.68	0.61	0.35	..	0.53
Sub-total: Non-food	..	32.46	34.45	33.57	35.15	33.48	35.36	31.96	31.35	35.82
Total consumption	..	102.53	110.69	107.81	108.78	99.55	89.52	77.76	93.92	100.79
<i>Non-consumption</i>										
Taxes, interest and litigation	0.08	..	0.05	..	0.10	..	0.04
Remittances to dependants
Savings and investments	2.22	3.66	4.34	5.83	5.17	5.90	4.13	1.92	4.64
Debts repaid	1.67	0.71	1.55	1.54	1.43	3.00	0.98	1.14	1.51
Total: non-consumption expenditure	..	3.89	4.37	5.97	7.37	6.65	8.90	5.21	3.06	6.19
Total: disbursement	..	106.42	115.06	113.78	116.15	106.20	98.42	82.97	96.98	106.98

The percentage expenditure on food slightly increased from about 68 per cent. of the total consumption expenditure in the lowest per capita income class to about 69 per cent. up to the per capita income class 'Rs. 15 to less than Rs. 20' and decreased thereafter with increase in the subsequent per capita income classes except in the highest per capita income class.

5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varied with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5-61. Analysis by per capita income classes

Expenditure on food depends on various factors besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5-8
Percentage distribution of families in each per capita income class by percentage expenditure on food

[illegible]

It will be seen that the percentage of families recording appreciably high percentage (70 and above) expenditure on food generally declined in the higher per capita income classes.

5.62 Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9
*Percentage distribution of families in each family size class
by percentage expenditure on food*

Percentage expenditure on food to total expenditure		Number of families (unesti- mated)	Family size								
			1	2 and 3	4 and 5	6 and 7	Above 7	All			
			1	2	3	4	5	6	7	8	
Below 45	21	3.55	4.27	2.92	4.64	5.78	4.01		
45 < 50	18	7.74	7.38	1.76	3.61	1.01	4.37		
50 < 55	35	21.62	9.12	7.97	6.69	..	8.74		
55 < 60	35	2.88	11.20	6.25	5.19	6.52	7.13		
60 < 65	65	15.94	13.81	17.48	7.97	17.51	14.06		
65 < 70	106	29.87	21.15	20.35	23.10	11.56	21.46		
70 and above	198	18.40	33.07	43.27	48.80	57.62	40.23		
Total	478	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families			x	10.10	29.16	29.53	23.07	8.14	100.00
Number of families (unesti- mated)			x	28	121	144	128	57	478

About 48 per cent. of the single-member families spent 65 per cent. or more on food. As against this about 64 per cent. and 72 per cent. containing 4 and 5, and 6 and 7 members spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of the end classes of percentage expenditure on food, i.e., less than 45 and 70 and more which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All sizes	
1	2	3	4	5	6	7	8
Prepared meals and refreshments	11.16	8.48	9.96	10.66	9.60	9.78	56
Non-alcoholic beverages	2.88	7.80	8.60	5.03	13.59	7.37	42
Pan, supari	56.87	75.10	80.97	82.42	81.94	77.24	379
Tobacco and tobacco products	84.48	97.37	97.77	98.11	93.87	96.07	461
Alcoholic beverages	57.10	54.98	65.77	63.82	65.68	61.29	312
Furniture and furnishings .. ..	..	..	1.85	0.50	1.13	0.75	4
Household services .. ..	..	..	0.57	..	..	0.17	1
Medical care .. ..	..	2.40	2.19	2.32	..	1.88	9
Personal care	73.36	91.77	95.75	95.37	83.68	91.26	447
Education and reading .. ..	..	1.02	2.02	1.55	3.15	1.51	9
Recreation and amusement	21.87	9.45	12.72	8.56	16.25	12.02	67
Transport and communication .. ..	..	1.89	8.05	5.06	1.13	4.19	21
Remittances to dependants .. ..	..	..	..	..	..	..	..
Savings and investments	73.09	84.73	83.98	86.22	82.65	83.51	411
Debts repaid	7.55	12.22	15.09	..	6.26	26.83	66

About 10 per cent. of the families incurred expenditure on prepared meals and refreshments. Little more than 7 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products and to *pan-supari* was widespread as about 96 per cent. of the families reported expenditure on the former and about 77 per cent. on the latter, the percentages remaining fairly high in all size classes. About 61 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be very popular objects of expenditure. The percentage of families reporting expenditure on medical care was negligible. Most of the families (about 91 per cent) reported expenditure on personal care, the percentages remaining fairly steady in all size classes. A very small percentage (about 2 per cent.) of the families reported expenditure on education and reading. About 12 per cent. of the families reported expenditure on recreation and amusement and about 4 per cent. of the families reported expenditure on the use of means of transport and communication.

A large proportion (about 84 per cent.) of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. About 27 per cent. of the families were making repayments of debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family by items

Item	Standard unit (Quantity)	Number of families reporting quantity* (unestimated)	Average quantity consumed per family
1	2	3	4
<i>Food, Beverages, etc.</i>			
<i>Cereals and cereal products</i>			
Paddy	kg.	5	0.49
Rice	"	404	44.82
Wheat	"	6	0.12
Wheat atta	"	116	10.42
Jowar	"	1	0.01
Maize	"	"	"
Gram	"	2	0.02
Small millets	"	"	"
Chira, muri, khoi	"	260	2.27
Other rice products	"	"	"
Suji, rawa	"	1	0.00
Biscuits	"	32	0.06
Other wheat products	"	"	"
Other cereals	"	12	0.30
<i>Pulses and pulse products</i>			
Arhar	kg.	451	5.03
Gram	"	5	0.03
Moong	"	10	0.05
Masur	"	35	0.21
Other pulses	"	21	0.15
Pulse products	"	2	0.00

*The figures in col. 3 relate to those families only which had reported figures on quantities of various items consumed.

1	2	3	4
<i>Oil seeds, oils and fats</i>			
Mustard oil	kg.	474	1.73
Coconut oil .. .. .	..	72	0.32
Other vegetable oils .. .. .	..	1	0.00
Vanaspati .. .. .	..	6	0.02
<i>Meat, fish and eggs</i>			
Goat meat	kg.	128	0.32
Poultry	no.	40	0.21
Birds meat	kg.	13	0.06
Other meat .. .. .	..	1	0.00
Fresh fish .. .. .	..	213	1.14
Dry fish .. .. .	..	44	0.36
Preserved fish .. .. .	..	1	0.00
Fish products .. .. .	..	1	0.01
Eggs—hen	no.	2	0.03
Eggs—duck .. .. .	..	5	0.08
<i>Milk and milk products</i>			
Milk—cow	l.	25	0.52
Powdered milk	kg.	1	0.00
<i>Condiments and spices</i>			
Salt	kg.	475	2.71
Turmeric	g.	208	149.06
Chillies green .. .. .	..	43	31.26
Chillies dry .. .. .	..	217	114.42
Tamarind .. .. .	..	35	12.25
Onion	kg.	372	1.09
Garlic	g.	61	24.61
Coriander .. .. .	..	1	0.47
Ginger .. .. .	..	104	107.31
Mustard .. .. .	..	1	0.23
Jira .. .. .	..	18	6.06
Mixed spices .. .. .	..	386	245.17
Other spices and condiments .. .. .	..	12	21.34
<i>Vegetables and vegetable products</i>			
Potato	kg.	446	3.16
Muli, turnip, radish .. .. .	..	3	0.01
Arum .. .. .	..	62	0.32
Other root vegetables .. .. .	..	1	0.00
Brinjal .. .. .	..	363	2.02
Cauli-flower .. .. .	..	39	0.11
Cabbage .. .. .	..	28	0.41
Jack-fruit .. .. .	..	..	..
Ladies-finger .. .. .	..	9	0.03
Tomato .. .. .	..	17	0.07
Cucumber .. .. .	..	7	0.04
Pumpkin .. .. .	..	9	0.04
Gourd .. .. .	..	11	0.09
Karela .. .. .	..	22	0.05
Bean .. .. .	..	2	0.01
Other non-leafy vegetables .. .. .	..	21	0.21
Other leafy vegetables .. .. .	..	35	0.23
Other vegetable products .. .. .	..	21	0.13

TABLE 6.1 *contd.*

	1			2		3	4
<i>Fruits and fruit products</i>							
Banana, Plantain	no.	35	2.59
Orange	"	7	0.72
Lemon	"	1	0.01
Mango	"	3	0.02
<i>Sugar, honey and related products</i>							
Sugar—crystal	kg.	342	1.31
Sugar—deshi	8	0.04
Gur	"	45	0.45
<i>Pan, Supari</i>							
Pan—leaf	no.	296	102.69
Pan—finished	"	17	2.86
Supari	g.	132	355.63
Lime	"	258	49.69
Others	"
<i>Tobacco and tobacco products</i>							
Bidi	no.	270	181.29
Cigarettes, zarda, kimam	"	1	0.17
Surti	g.	2	4.55
Chewing tobacco	"	249	596.49
Smoking tobacco	"	6	3.62
Leaf tobacco	"	59	39.31
Hukka tobacco prepared	"	2	1.17
<i>Alcoholic beverages and intoxicants</i>							
Country liquor	pint.	286	2.71
Ganja	g.	4	0.23
Refined liquor brandy, whisky	pint.	1	0.00
<i>Non-alcoholic beverages</i>							
Tea leaf	kg.	42	0.04

kg.=kilogram, g.=gram, no.=number, l.=litre.

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 58.51 kg. Of this, the major portion (44.83 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 3.39 and hence the quantity of cereals consumed per adult per day worked out to about 0.57 kg. Besides, 58.51 kg. of cereals and cereal products; the average family consumed 5.47 kg. of pulses and pulse products; 0.52 l. of milk and 1.89 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights was not available); 4.51 kg. of condiments and spices; 6.93 kg. of vegetables and vegetable products and 1.80 kg. of sugar, honey, etc. Apart from this there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected.

Among items of *pan-supari*, tobacco and beverages, an appreciable consumption of pan, supari, bidi and chewing tobacco was recorded.

6.2. *Analysis of nutritive contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Doom Dooma was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group between 5–14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly plantation workers. Most of their occupations would require less than 5 cal. kg. hour and a good number requiring even less than 3. All women falling in the age group of 15–54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5–14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15–51 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., were available. However, it has been calculated while planning low cost menus, that 75 paise worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6·2 gives nutritive value of the food-stuffs consumed on an average, by a working class family at Doom-Doona centre as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6·2

The nutritive value of food-stuffs consumed, on an average, by a working class family

Nutrients						Quantity consumed per day per family	Quantity recommended
1						2	3
Calories	..	..	..	..	..	8,478	9,220
Protein	..	..	..	..	..	222 g.	249 g.
Fat	..	..	..	..	..	100 g.	..
Calcium	..	..	..	..	..	0·9 g.	5·1 g.
Iron	..	..	..	..	..	110 g.	90 g.
Vitamin A	..	..	..	..	..	2 372 i.u.	15,190 i.u.
Vitamin B ₁	..	..	..	..	..	4·5 mg.	4·6 mg.
Vitamin C	..	..	..	..	..	71 mg.	217 mg.
Nicotinic acid	..	..	..	..	..	50 mg.	..
Riboflavin	..	..	..	..	..	1·8 mg.	..
g.=gram. mg.=milligram. i.u. = international unit.							

From the above it would appear that while the overall nutritive value of the diet was fair, there was need for improvement. Intake of mixed cereals diet instead of rice alone may be attempted. Increased intake of pulses, roots and tubers, leafy vegetables and other vegetables and intake of flesh foods and skimmed milk especially by the children, pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium, Vitamin A and Vitamin C.

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amounts spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come to play in the process of collection of data. Then, in the present survey the value of actually consumed articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the total purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1
Average receipts, disbursements and balancing difference by family income classes

Family income class (Rs.)	Percentage of families to total	Average receipt per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference (+/-) or (-) (Rs.)
1	2	3	4	5
Less than 30 ..	0.50	23.19	34.80	-6.61
30 to less than 60 ..	24.90	57.60	72.86	-15.26
60 to less than 90 ..	16.77	82.15	99.70	-17.55
90 to less than 120 ..	33.69	103.57	114.50	-10.93
120 to less than 150 ..	12.88	139.31	133.81	+5.50
150 to less than 210 ..	8.34	176.60	145.65	+30.95
210 and above ..	2.92	232.39	137.36	+95.03
Total ..	100.00	102.64	106.98	-4.34

Taking all income classes, the net balancing difference was (—) Rs. 4.34 or about 1 per cent. of the total receipts. The net balancing difference was negative, i.e., receipts were less than disbursements up to the income class 'Rs. 90 to less than Rs. 120' and it was positive, i.e., receipts were more than the disbursements in the subsequent income classes.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position, of the families. The term 'current money income' has been taken to include income such as that from rent, from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary Position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	28.19	51.54	73.68	101.00	134.50	172.70	228.96	97.78
Average monthly expenditure per family (Rs.)	34.80	69.33	94.56	108.63	125.92	132.95	125.64	100.83
Monthly balance								
Percentage of families recording surplus 1@ to Total families	..	4.81	2.88	13.23	8.14	6.31	2.25	37.62
Percentage of families recording deficit to total families	0.50	20.09	13.89	20.46	4.74	2.03	0.67	62.38
Average surplus(+) or deficit (—) per family (Rs.)	(—)6.61	(—)17.79	(—)20.88	(—)7.63	(+)7.63	(+)39.75	(+)103.32	(—)3.05

1@Zero balance is considered as surplus.

Of the total families surveyed, about 62 per cent. had deficit budgets while the remaining about 38 per cent. had surplus budgets (including the balanced budgets). The proportion of families having surplus balances varied from about 17 per cent. in the income class 'Rs. 60 to less than Rs. 90' to about 77 per cent. in the highest income class.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus 1 @ to total families	3.47	1.59	4.81	5.21	4.16	7.40	1.52	0.20	4.77	4.49	37.62
Percentage of families recording deficit to total families	6.63	5.32	5.95	4.70	7.98	16.78	0.78	1.52	7.72	5.00	62.38
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together	(-)6.23	(-)8.21	1.98	3.75	(-)6.81	(-)7.38	12.57	(-)26.81	(-)2.94	3.72	(-)3.05

1 @ Zero balance is considered as surplus.

Taking all families in different family types, the net result was a surplus balance in case of families consisting of 2 adults, 2 adults and one child, 3 adults and other families.

PART II (LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of 'level of living'*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Doom Dooma. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The 'non-material' elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;

- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable articles and live-stock.

8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias arising out of interview and response, is found to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements discussed in Chapter 11 and welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based

on a relatively small sample (121 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5 - 14 years) and others, by reasons and income classes.

TABLE 9.1
Distribution of persons (aged 5 years and above) by income and educational standard.

Item	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	22	197	254	473
Percentage to total	4.65	41.65	53.70	100.00
(A) All persons				
Percentage receiving education ..	..	0.51	2.36	1.48
Percentage not receiving education ..	100.00	99.49	97.64	98.52
Total ..	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education ..	..	1.64	4.30	3.23
Percentage not receiving education ..	100.00	98.36	95.70	96.77
Total ..	100.00	100.00	100.00	100.00
All persons receiving education				
Percentage receiving education in primary schools .. .. .	..	..	83.33	71.42
Percentage receiving education in secondary schools .. .. .	..	..	16.67	14.29
Percentage receiving education in other institutions .. .. .	..	100.00	..	14.29
Total ..	..	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons/children and others not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	< 60		60—<120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting .. ..	..	28.67	20.00	13.97	15.73	11.32	17.33	13.61
Financial difficulties ..	..	..	1.67	2.04	3.37	3.14	2.67	2.85
Lack of facilities ..	..	4.76	5.00	5.88	3.37	5.03	4.00	5.38
Domestic difficulties ..	..	19.05	20.00	25.00	25.84	30.82	23.33	27.53
Attending to family enter- prise .. ..	..	..	..	3.68	1.12	..	0.67	1.58
Lack of interests ..	100.00	47.62	45.00	47.06	44.95	49.06	45.33	48.10
Others .. ..	..	..	8.33	1.47	5.62	0.63	6.67	0.95
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, only about 1 per cent. were receiving education. The percentage of children of 5 to 14 years of age receiving education was about 3 which shows that the families were not keen on getting their children educated. Most of the members receiving education were studying in primary schools. The main reasons for children as well as for adult members not receiving education were reported to be lack of interest, domestic difficulties and lack of facilities.

CHAPTER 10

SICKNESS AND TREATMENT

10.1. *Introductory*

The data collected under the head were not intended to serve the purpose of a sickness survey as they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad type of sickness, e.g., digestive disease, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, and source of assistance and consequences. In all, there were 23 cases of sickness reported among 566 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.

TABLE 10-1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item	Percentage of cases
1	2
<i>(a) Type of sickness</i>	
Dysentery, diarrhoea and stomach trouble	52·18
Fever	13·04
Small-pox, plague, cholera .. ..	..
Cough and cold .. ..	..
Other diseases	34·78
Total ..	100·00
<i>(b) Duration (during the reference period)</i>	
Not reporting	21·74
Below 7 days .. ..	..
7 days to below 15 days	34·78
15 days to below 30 days	17·39
30 days to below 60 days	17·39
60 days and above	8·70
Total ..	100·00
<i>(c) Type of treatment</i>	
Not reporting	21·74
No treatment .. ..	..
Self treatment .. ..	..
Ayurvedic treatment .. ..	..
Homoeopathic treatment .. ..	..
Allopathic treatment	78·26
Total ..	100·00
<i>(d) Source of assistance received</i>	
Not reporting	21·74
No assistance received	78·26
Employers .. ..	..
Total ..	100·00
<i>(e) Consequences (for gainfully occupied members of families)</i>	
Not reporting	6·67
Work and normal diet stopped	60·00
Only work stopped	33·33
Only normal diet stopped .. ..	..
None stopped .. ..	..
Total ..	100·06

Dysentery, diarrhoea and stomach trouble were the main sickness reported. The distribution of cases by duration of sickness showed that in about 35 per cent. of the cases, sickness lasted for less than 15 days. In about 78 per cent. of the cases of sickness, allopathic treatment was taken. In about 78 per cent. of the cases no assistance was received. Taking the cases of sickness among the gainfully occupied members of the families, in 93 per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 22 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item							Percentage of families
1							2
<i>(a) Type of building</i>							
Not reporting	..	..	..	..	..	..	0.83
Chawls/bustees	..	..	..	..	..	..	83.47
Flats	..	..	..	..	..	..	4.13
Independent buildings	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	11.57
Total							100.00
<i>(b) Ownership or type of landlord</i>							
Not reporting	..	..	..	..	..	..	0.83
Employer	..	..	..	..	..	..	94.21
Self	..	..	..	..	..	..	1.65
Private	..	..	..	..	..	..	3.31
Total							100.00

TABLE 11.1—*contd.*

1							2
<i>(c) Type of structure</i>							
Not reporting	..	..	..	..	..	..	0.83
Permanent kachha	..	..	..	..	..	..	47.11
Permanent pucca	..	..	..	..	..	..	13.22
Temporary kachha	..	..	..	..	..	..	31.40
Temporary pucca	..	..	..	..	..	..	7.44
Total							100.00
<i>(d) Condition of repairs</i>							
Not reporting	..	..	..	..	..	..	0.83
Good	..	..	..	..	..	..	3.31
Moderately good	..	..	..	..	..	..	57.85
Bad	..	..	..	..	..	..	38.01
Total							100.00
<i>(e) Sewage arrangements</i>							
Not reporting	..	..	..	..	..	..	2.48
Satisfactory	..	..	..	..	..	..	10.74
Moderately satisfactory	..	..	..	..	..	..	51.24
Unsatisfactory	..	..	..	..	..	..	35.54
Total							100.00
<i>(f) Ventilation arrangements</i>							
No ventilation	..	..	..	..	..	..	1.65
If ventilation							
(a) Good	..	..	..	..	..	..	9.09
(b) Bad	..	..	..	..	..	..	35.54
(c) Tolerable	..	..	..	..	..	..	53.72
Total							100.00

About 83 per cent. of the sampled families were living in chawls/bustees, 4 per cent. in flats and the rest had other modes of accommodation. A large number of families (94 per cent.) were living in houses provided by the employers and 2 per cent. in self-owned and about 3 per cent. in private buildings. In about 79 per cent. of the cases, families were living in kachha buildings while in about 21 per cent. of the cases, the structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, type of lighting, provision of kitchen, store, bath, and verandah, source of water supply, provision

TABLE 11.2-- *contd.*

	1						2
<hr/>							
<i>(e) Provision of bath room</i>							
Not reporting	1.65
No bath room provided	96.70
Where provided							
(i) In individual use	1.65
(ii) In common use
						Total ..	100.00
<hr/>							
<i>(f) Provision of covered verandah</i>							
Not reporting	39.67
Provided	17.36
Not provided	42.97
						Total ..	100.00
<hr/>							
<i>(g) Source of water supply</i>							
Not reporting	0.83
Tap provided	0.83
(i) In dwelling
(ii) Outside dwelling	3.30
Well (with or without hand pump)	20.66
Rivers, lakes and springs
Others	74.38
						Total ..	100.00
<hr/>							
<i>(h) Provision of latrine</i>							
No latrine	79.34
In individual use	0.83
In common use with other families				19.83
						Total ..	100.00
<hr/>							
<i>(i) Type of latrine</i>							
Not reporting	20.83
Flush system	4.17
Septic tank system	45.83
Manually cleaned	29.17
						Total ..	100.00
<hr/>							

It would be seen that a majority of the dwellings were having two living rooms. In a large number of cases there was, however, no provision for separate kitchen, store room, bath room and tap in the dwelling. In about 79 per cent. of the cases there was no provision of latrine.

11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from their dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings.

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of the main earner ..	6.61	..	70.25	21.49	1.65	100.00
Primary school ..	6.60	5.79	69.12	17.36	0.83	100.00
Medical aid centre ..	28.93	53.72	8.26	9.09	..	100.00
Hospital ..	5.79	8.26	64.46	20.66	0.83	100.00
Play-ground for children ..	19.01	33.06	37.19	10.74	..	100.00
Cinema house ..	10.74	7.44	10.74	66.95	4.13	100.00
Shopping centre—grocery ..	4.96	4.96	63.61	22.31	4.13	100.00
Shopping centre—vegetables ..	4.96	4.96	61.98	23.11	4.96	100.00
Employment exchanges ..	37.19	41.63	4.96	10.74	2.43	100.00
Railway station ..	17.36	18.18	7.14	57.02	..	100.00
Bus stop ..	16.53	10.74	23.11	49.59	..	100.00
Post office ..	4.96	5.79	13.22	69.12	.61	100.00

In about 70 per cent. of the cases, work-places of the main earners were within a distance of 1 mile from their dwellings. Other important places of visit reported by workers or their families such as primary school, hospital and shopping centres—grocery and vegetables were at a distance of less than one mile in a majority of the reporting cases. Among the families who had to visit railway station, bus stop, post office and cinema house, the dwellings of a majority were located at a distance of 1 mile to less than two miles.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions and length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered plantations. In regard to employment pattern, employment history of the members employed in registered plantations at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the plantations though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered plantations on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12-1
Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent workers	Other workers	All
1	2	3	4	5
(a) <i>Paid employment</i>				
(i) In plantation	87.10	87.35	15.38	86.73
(ii) In other establishments .. ..	..	..	..	..
(b) Self-employment .. ..	..	..	11.54	0.09
(c) In employment but not at work ..	12.90	12.61	..	12.57
(d) <i>Not in employment</i>				
(i) Seeking work .. ..	..	..	28.85	0.23
(ii) Not available for work ..	..	0.04	44.23	0.38
Total	100.00	100.00	100.00	100.00
Number of employees	51	198	2	251*

It would be seen that there was a difference in the pattern for 'Permanent' and 'Other' employees. In the case of the former, the percentage of man-weeks in 'Self-employment' and 'Not in employment' was nil but not so in the case of the latter, who had a lesser quantum of paid employment in plantations.

12.3. Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided in the plantations are presented in table 12.2.

TABLE 12-2
Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided [Col. (4)] considered			Total
					Unsatisfactory	Satisfactory	No particular comment	
1	2	3	4	5	6	7	8	9
Drinking water	73.93	10.12	15.95	100.00	14.63	85.37	..	100.00
Rest-shelter	74.32	19.84	5.84	100.00	53.34	33.33	13.33	100.00
Canteen	73.93	14.78	11.29	100.00	6.90	79.31	13.79	100.00
Reading or recreation ..	73.93	22.18	3.89	100.00	30.00	70.00	..	100.00
Cooperative stores and grain shops	73.93	24.12	1.95	100.00	20.00	20.00	60.00	100.00
Medical facilities arranged by employers	74.32	1.95	23.73	100.00	4.92	95.08	..	100.00

*6 out of 257 employee-members did not furnish employment particulars.

12.1. *Statutory rights and benefits*

Table 12.3 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.3

Distribution of employee-members by rights and benefits under labour laws and awareness thereof

Rights and benefits	Not reporting	Percentage of employee-members by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Plantations Labour Act</i>					
Maximum daily hours of work at normal wages ..	0.43	89.23	7.76	2.58	100.00
Rate of overtime wages ..	2.15	73.28	12.07	12.50	100.00
Entitled to leave with wages ..	5.17	69.40	17.67	7.76	100.00
Rate of leave with wages ..	8.62	58.62	20.26	12.50	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals ..	1.29	78.45	12.07	8.11	100.00
Maximum interval at which wages can be paid ..	3.45	63.36	4.31	28.88	100.00
Imposition of fines, and deductions from wages ..	1.72	44.40	21.98	31.90	100.00
Procedure for complaints ..	1.72	59.48	7.76	31.01	100.00
<i>Maternity Benefits Act (Women workers only)</i>					
Leave granted at the time of confinement ..	..	96.15	2.89	0.96	100.00
Procedure for getting leave ..	..	87.50	10.58	1.92	100.00
Termination of service during the period of maternity leave ..	..	82.70	8.65	8.65	100.00
Cash benefits during the period of maternity leave ..	..	91.35	8.65	..	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement ..	2.63	29.39	41.66	26.32	100.00
Compensation for death due to work accident ..	0.88	35.52	34.65	28.95	100.00
Procedure for complaints ..	2.63	32.02	35.09	30.26	100.00

TABLE 12.3—*contd.*

1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action etc. ..	..	49.77	28.51	21.72	100.00
Approval of procedure ..	..	46.15	19.00	34.85	100.00
Intimation of procedures to the workers ..	..	39.36	15.84	44.80	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation ..	1.80	16.14	34.53	47.53	100.00
Rate of lay-off compensation ..	..	16.60	27.35	56.05	100.00
Notice of retrenchment ..	..	21.97	31.84	46.19	100.00
Retrenchment compensation ..	0.89	17.94	32.29	48.88	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	..	90.00	7.83	2.17	100.00
Period after which the employer's contribution becomes payable ..	1.74	62.61	13.48	22.17	100.00
Accumulation of interest ..	0.87	70.00	18.26	10.87	100.00

12.5. Trade Union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.4. For the purpose of the survey a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.4

Distribution of employee-members according to membership of trade unions and other details

Membership							Percentage of employees
1							2
Not reporting	..	..	..	..	..	..	1.95
No union ..	..	..	..	..	..	..	..
If union existing							
(a) Member	..	..	..	..	..	..	94.94
(b) Not a member	..	..	..	..	..	..	3.11
Total							100.00

TABLE 12.4—*contd.*

	1					2
<hr/>						
<i>Subscription paid</i>						
Not reporting or no subscription	2.46	
Paying regularly	95.90	
Not paying regularly	1.64	
					<hr/>	
				Total	..	100.00
						<hr/>
<i>Rate of subscription per month</i>						
Not reporting	0.82	
Less than Re. 0.25	
Re. 0.25 to less than Re. 0.50	98.36	
Re. 0.50 and above	0.82	
					<hr/>	
				Total	..	100.00

Of the total employees, about 95 per cent. were stated to be the members of trade unions. Of these about 96 per cent. were paying their subscription regularly. The most common rate of subscription was 'Re. 0.25 to less than Re. 0.50'.

12.6. *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.5.

TABLE 12.5

Percentage distribution of employee-members by industries and length of service

Length of service						Industry— Tea plantation
1						2
Not reporting	..	..	..	..	..	1.17
Less than 1 year	..	..	..	..	..	3.50
1 year to less than 5 years	..	..	..	..	..	17.51
5 years to less than 10 years	..	..	..	..	..	13.22
10 years to less than 20 years	..	..	..	..	..	26.85
20 years and above	..	..	..	..	..	37.75
Total						100.00
Number of employees	..	..	..	..	..	257

By and large, the employee-members of the sampled families constituted a stable labour force.

12.7. Service conditions

In regard to service conditions, information was obtained on rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered plantations on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he/she was having a job, even though he/she might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc.

Table 12.6 shows the relevant data collected on service conditions.

TABLE 12.6

Percentage distribution of employee-members by industries and service conditions

Service conditions						Industry— Tea plantation
1						2
<i>Daily rest-interval</i>						
Not reporting	..	..	..	..	..	47.47
No rest interval	..	..	..	..	..	31.52
Half an hour	..	..	..	..	..	5.45
More than half an hour	..	..	..	..	..	15.56
Total						100.00
<i>Pay-period</i>						
Not reporting	..	..	..	..	..	4.28
Weekly	..	..	..	..	..	2.33
Fortnightly	..	..	..	..	..	92.22
Monthly	..	..	..	..	..	1.17
Others	..	..	..	..	..	..
Total						100.00
<i>Earned leave enjoyed</i>						
Not reporting	..	..	..	..	..	1.56
0 day	..	..	..	..	..	6.62
1 to 10 days	..	..	..	..	..	14.78
11 to 15 days	..	..	..	..	..	76.26
16 days and above	..	..	..	..	..	0.78
Total						100.00

About 16 per cent. of the employee-members were enjoying daily rest-interval of one hour and above. As regards pay period, about 92 per cent. of the employee-members were being paid fortnightly, about 2 per cent. weekly and about 1 per cent. monthly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that 76 per cent. of the employee-members enjoyed leave between 11 days and 15 days, about 15 per cent. between 1 and 10 days, about 1 per cent. of the employee-members enjoyed leave for 16 days and above, and about 7 per cent. enjoyed no leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.8. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Funds Act and Schemes enjoyed by the employee-members on the date of survey. These data are presented in table 12.7.

TABLE 12.7

Distribution of employee-members by social security benefits

Schemes							Percentage of employees
1							2
<i>Employees' Provident Funds Act and Scheme</i>							
Not reporting ..	..	..	..	..	..	..	2.72
No arrangement	..	..	..	..	..	..	..
If arrangement							
(A) Contributing ..	..	..	..	..	..	..	95.33
(B) Not contributing	..	..	..	..	..	..	..
(i) Not interested	..	..	..	..	..	..	..
(ii) Not eligible	..	..	..	..	..	..	1.95
Total							100.00

Of the total 257 employee-members, about 95 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident funds schemes maintained by the employers.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts both on 'family account' and on 'enterprise and other purposes account' as on the date of the survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets					Monthly family income class (Rs.)			
					<60	60—<120	120 and above	All
1					2	3	4	5
<i>Average amount per reporting family (in Rupees)</i>								
Savings	..	..	..	..	173.33	320.48	477.87	384.63
Assets	..	..	..	..	..	9.40	10.21	9.23
Total					173.33	329.88	488.08	393.86

TABLE 13.1—*contd.*B. *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid ..	..	3.03	..	1.22
Provident fund—own contribution ..	53.85	49.91	51.39	50.86
Provident fund—employer's contribution	46.15	44.21	46.52	45.58
Savings (bank, postal and cash in hand).. ..	..	..	..	..
Others .. ..	..	..	..	..
Total ..	100.00	97.15	97.91	97.66
<i>(b) On enterprise and other purposes account</i> .. ..	..	..	..	..
<i>(ii) Assets</i>				
<i>(a) On family account</i>				
Land .. ..	..	1.58	..	0.63
Building .. ..	..	0.36	1.96	1.27
Jewellery and ornaments .. ..	..	0.36	..	0.15
Others .. ..	..	0.55	0.13	0.29
Total ..	..	2.85	2.09	2.34
<i>(b) On enterprise and other purposes account</i> .. ..	..	..	..	..
Grand total ..	100.00	100.00	100.00	100.00
Number of reporting families ..	3	25	24	52

Out of the total of 121 sampled families 52 or about 43 per cent. reported savings and assets on the date of the survey. (The amount of savings per reporting family worked out to Rs. 385 mainly consisting of contributions being made towards provident fund and the assets per reporting family were quite low being about Rs. 9). Thus savings formed about 98 per cent. and assets about 2 per cent. of the total amount of both savings and assets held by the reporting families.

13.3. *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Not reporting	78.57	56.90	51.02	57.03
No savings and assets .. .. .	..	..	..	..
Less than Rs. 200	14.29	20.69	20.41	19.83
Rs. 200 to below Rs. 500	7.14	10.34	12.24	10.74
Rs. 500 to below Rs. 1,500 .. .. .	..	12.07	14.29	11.57
Rs. 1,500 to below Rs. 2,500 .. .. .	..	..	2.04	0.83
Rs. 2,500 to below Rs. 3,500 .. .. .	..	..	..	..
Rs. 3,500 to below Rs. 4,500 .. .. .	..	..	..	..
Rs. 4,500 and above .. .. .	..	..	..	..
Total	100.0	100.00	100.00	100.00

About 20 per cent. of the families had savings and assets of 'less than Rs. 200' and 12 per cent. of the families reported savings and assets between Rs. 500 and below Rs. 1,500.

13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on possession of certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13·3

Number of families possessing selected durable articles and live-stock and number of articles, etc. possessed

Durable articles and live-stock	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Table	3	2·48	4	1·33
Chair	3	2·48	3	1·00
Sewing machine .. .. .	..	..	..	..
Clock, time-piece	1	0·83	1	1·00
Cot	39	32·23	61	1·56
Chouki	11	9·09	15	1·36
Harmonium .. .. .	..	..	..	..
Ta'la, dholak	2	1·65	2	1·00
Stringed instrument .. .. .	..	..	..	..
Fountain pen .. .. .	..	..	..	..
Wrist watch .. .. .	..	..	..	..
Bicycle .. .. .	..	..	..	..
Cow, buffalo	45	37·19	162	3·60

It would appear from the above table that the possession of somewhat costly durable articles, such as bicycle, wrist watch, etc., was not common among the working class families surveyed. About 37 per cent. of the families were in possession of a cow or buffalo.

13·5. *Extent of indebtedness*

Table 13·4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13·4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50	100·00	71·42	75·00	76·93
Rs. 50 to less than Rs. 100 .. .. .	..	14·29	25·00	15·38
Rs. 100 to less than Rs. 150 .. .. .	..	14·29	|..	7·69
Rs. 150 to less than Rs. 250 .. .. .	..	..	..	..
Rs. 250 to less than Rs. 500 .. .. .	..	..	..	..
Rs. 500 to less than Rs. 1,000 .. .. .	..	..	|..	..
Total	100·00	100·00	100·00	100·00
	2	7	4	13

Taking all families together, about 77 per cent. reported debt of 'less than Rs. 50' and the rest of Rs. 50 to less than Rs. 150.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans					Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount
1					2	3	4
(A) On family account							
Festival	..	..	..	..	..	..	..
Marriage	..	..	..	..	7.69	7.69	42.61
Child birth	..	..	..	..	7.69	7.69	1.42
Funeral	..	..	..	..	..	..	..
Sickness	..	..	..	..	7.69	7.69	5.68
Education	..	..	..	..	..	..	..
Unemployment or lay-off	..	..	..	..	..	..	..
Current deficit	..	..	..	..	76.93	76.93	50.29
Inherited debt	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	..
Total					100.00	100.00	100.00
(B) On enterprise and other purposes account							
Building	..	..	..	..	..	..	..
Purchase of other assets	..	..	..	..	..	..	..
Cultivation	..	..	..	..	..	..	..
Other family enterprise	..	..	..	..	..	..	..
Inherited debt	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	..
Total					..	..	..
Grand Total					100.00	100.00	100.00

Out of the total of 121 sampled families, 13 or about 11 per cent. reported debt on the date of survey. About 77 per cent. of the total number of loans (13) were taken for meeting current deficit and about 8 per cent. each for marriage, child birth and sickness expenses. Of the total amount of loans (Rs. 701), about 43 per cent. was taken for meeting marriage expenses and about 50 per cent. for current deficit. All the families reporting debt, had taken loans on 'family account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rates of interest		By type of instalment (for repayment of loans)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	7.69	Not reporting	23.08	Not reporting	7.69	Not reporting	15.38
Provident fund	..	No security	61.54				
Co-operative society	..	Land	..	No interest	46.16	Weekly	..
Employers	..	Ornaments and Jewellery	7.69	Less than 6%	7.69	Monthly	46.16
Money-lender	23.08	Others	7.69	6% to less than 12½%	..	Quarterly	7.69
Shop-keeper	61.54			12½% to less than 25%	7.69	Half-yearly	7.69
Friends and relatives	7.69			25% to less than 50%	23.08	Yearly	..
Others	..			50% and above	7.69	Others	23.08
Total	100.00		100.00		100.00		100.00

The largest proportion (about 62 per cent.) of loans were taken from shop-keepers. About 62 per cent. of total loans were taken against no security. Roughly, 46 per cent. of the loans were taken at no interest. The interest at the rate of 25 per cent. to less than 50 per cent. was paid in case of 23 per cent. of the loans. About 46 per cent. of the loans were to be repaid in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Doom Dooma centre to about 15 thousand. Of the total families, 10 per cent. consisted of single-member families, about 29 per cent. of two to three members, about 30 per cent. of four to five members, 23 per cent. of six to seven members and the remaining about 8 per cent. consisted of more than 7 members. By family type, about 51 per cent. consisted of husband, wife and children. Others in order were those consisting of husband and wife, children and other members (11 per cent.), husband and wife, (about 10 per cent.) unmarried earner (about 5 per cent.), husband or wife (about 5 per cent.) unmarried earner and other members (about 5 per cent.) and rest (about 13 per cent.).

The average size of the family was 4.34 persons. Of these, 1.73 were earners, 0.05 earning dependants and 2.56 non-earning dependants. Of the earners, 0.90 were adult men, 0.82 adult women and 0.01 children. About 49 per cent. of the families had two income recipients and about 36 per cent. only one income recipient. On an average, a family had 2.56 dependants living with it and 0.03 dependants living elsewhere.

The average monthly income worked out to Rs. 97.78 per family and Rs. 22.70 per capita. The largest number of families (about 34 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120'. The families with an income of 'Rs. 150 to less than Rs. 210' and 'Rs. 210 and above' formed about 11 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 97.78 per family, income from paid employment accounted for Rs. 86.27 or 88 per cent., income from self-employment, for Rs. 6.01 or about 6 per cent., income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 5.50 or about 6 per cent. Men contributed the largest amount to the average monthly income from all the three sources.

The average monthly expenditure for current living was Rs. 100·83 per family, Rs. 23·41 per capita and Rs. 29·70 per adult consumption unit. The average per capita and per adult consumption expenditure showed small variations from the overall average in the different income classes barring the income class 'less than Rs. 30' which covered about 1 per cent. of the total families.

Of the average monthly expenditure of Rs. 100·83 consumption expenditure accounted for Rs. 100·79, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 66·97 or about 66 per cent. of the total consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that while the overall nutritive value of the diets appeared to be fair, there was need for improvement. Increased intake of pulses, roots and tubers, leafy vegetables, other vegetables and intake of at least skimmed milk especially by children, pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium, vitamin 'A' and vitamin 'C'.

14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Doom Dooma about 96* per cent. of all members (aged 5 years and above) were illiterate and about 4* per cent. had received education upto primary standard. During the period of survey about 1 per cent. of family members (aged 5 years and above) were receiving education. Among children (5-11 years of age) this percentage was about 3 only. The reasons for not receiving education in case of children and others were mainly lack of interest, domestic difficulties and lack of facilities.

In all there were 23 cases of sickness reported among 566 members of the families during the period of 60 days. Dysentery, diarrhoea and stomach trouble, were the main sickness reported. Allopathic treatment in cases of sickness was most popular among the families.

A majority of working class families were living in chawls/bustees. The accommodation occupied by them generally consisted of two living rooms with no provision for store room, bath room and latrine. Important places usually visited by the working class families for their

*Estimated figures.

essential needs and amenities, e.g., shopping centres, bus stop, cinema house, and hospital were situated at a distance of less than 2 miles from their dwellings.

A majority of employee-members of the sampled families were in permanent employment in plantations. About 78 per cent. of the employee-members had a length of service of 5 years or more, in the same establishment. About 16 per cent. of the employee-members were enjoying daily rest-interval of one hour and above. About 92 per cent. of the employee-members were being paid fortnightly.

About 43 per cent. of the families reported savings and assets on the date of survey. Savings formed about 98 per cent. and assets about 2 per cent. of the total amounts of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 385 and Rs. 9 respectively. Roughly 31 per cent. of the families reported savings and assets below Rs. 500.

About 11 per cent. of the families surveyed reported debt on the date of survey. The loans were taken on family account.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey

26. Alwaye
27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. Mining Centres

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average Monthly Expenditure—Item-wise—per Family

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and Cereal Products</i>				
Paddy .. .. .	..	..	5	0.31
Rice	27	14.65	474	34.46
Wheat	1	0.15	8	0.08
Wheat atta	23	2.65	425	6.39
Jowar .. .. .	..	..	1	0.01
Maize .. .. .	..	..	1	0.00
Gram .. .. .	..	..	2	0.12
Small millets .. .. .	..	..	..	..
Chira, muri, kholi	11	1.27	202	2.33
Other rice products .. .. .	..	..	1	0.00
Suji, rawa .. .. .	..	..	1	0.00
Biscuits	2	0.05	81	0.17
Other wheat products .. .. .	..	..	3	0.00
Other cereals .. .. .	..	..	12	0.03
Sub-total: cereals and products ..	27	18.77	477	43.80
<i>Pulses and pulse products</i>				
Arhar	26	2.53	451	4.95
Gram .. .. .	..	..	5	0.02
Moong	2	0.11	10	0.05
Masur	1	0.03	35	0.19
Other pulses	1	0.02	21	0.12
Pulse products	1	0.03	2	0.00
Sub-total: pulses and products ..	27	2.72	473	5.33

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Oil seeds, oils and fats</i>					
Mustard oil	27	2.61	475	4.21	
Coconut oil	3	0.09	74	0.22	
Other vegetable oils .. .. .	..	..	1	0.00
Vanaspati .. .. .	..	..	6	0.04
Sub-total: oil seeds, oils and fats ..	27	2.60	475	4.47	
<i>Meat, fish and eggs</i>					
Goat meat	3	0.37	129	1.08	
Poultry	1	0.06	61	0.55	
Birds meat	1	0.13	24	0.26	
Other meat .. .. .	..	..	1	0.00
Fresh fish	19	1.96	326	2.55	
Dry fish	3	0.25	44	0.24	
Preserved fish .. .. .	..	..	1	0.01
Fish products .. .. .	..	..	1	0.02
Eggs—hen .. .. .	..	..	2	0.00
Eggs—duck .. .. .	..	..	5	0.02
Sub-total: meat, fish and eggs ..	20	2.77	380	4.71	
<i>Milk and milk products</i>					
Milk cow	2	0.39	25	0.33	
Powdered milk .. .. .	..	..	1	0.01
Sub-total: milk and milk products ..	2	0.39	26	0.34	
<i>Condiments and spices</i>					
Salt	27	0.31	477	0.62	
Turmeric	8	0.15	230	0.25	
Chillies green	2	0.01	43	0.04	
Chillies dry	11	0.27	221	0.35	
Tamarind	1	0.01	35	0.02	
Onion	15	0.23	374	0.46	
Garlic	1	0.01	61	0.03	
Coriander .. .. .	..	..	1	0.00
Ginger	4	0.04	104	0.10	
Mustard .. .. .	..	..	1	0.00
Jira .. .. .	..	..	18	0.03
Mixed spices	21	0.48	391	0.76	
Other spices and condiments	1	0.10	13	0.10	
Sub-total: condiments and spices ..	27	1.61	477	2.76	

APPENDIX II—contd

1	2	3	4	5
<i>Vegetables and vegetable products</i>				
Potato	26	1.12	446	1.74
Muli, turnip, radish .. .. .	..	..	3	0.00
Arum	2	0.16	62	0.11
Other root vegetables .. .. .	..	..	1	0.00
Brinjal	19	0.67	363	0.84
Cauliflower	3	0.10	39	0.07
Cabbage	2	0.06	28	0.06
Jack-fruit	1	0.01	1	0.00
Ladies finger	1	0.01	9	0.00
Tomato .. .. .	..	..	17	0.04
Cucumber	1	0.04	7	0.01
Pumpkin .. .. .	..	..	10	0.02
Gourd	1	0.05	19	0.04
Karela .. .. .	..	..	22	0.02
Bean .. .. .	..	..	2	0.00
Other non-leafy vegetables	1	0.04	24	0.09
Other leafy vegetables	1	0.04	35	0.06
Other vegetable products	2	0.08	21	0.06
Sub-total: vegetables and vegetable products	26	2.38	448	3.16
<i>Fruits and fruit products</i>				
Banana, plantain	5	0.11	35	0.06
Orange	1	0.02	7	0.01
Lemon .. .. .	..	..	1	0.00
Mango .. .. .	..	..	3	0.01
Sub-total: fruits and fruit products ..	5	0.13	40	0.08
<i>Sugar, honey, etc.</i>				
Sugar crystal	19	0.95	342	1.75
Sugar doshi	1	0.05	8	0.05
Gur	1	0.02	45	0.11
Sub-total: sugar, honey, etc. ..	21	1.02	389	1.91
<i>Pan, supari, etc.</i>				
Pan-leaf	8	0.15	299	0.60
Pan-finished	3	0.17	18	0.06
Supari	9	0.30	288	0.72
Lime	7	0.02	261	0.05
Others .. .. .	..	..	6	0.01
Sub-total: pan, supari, etc. ..	16	0.64	379	1.44

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Tobacco and Products</i>					
Bidi	12	0.77	274	1.10	
Cigarettes, zarda, kimam .. .. .	..	..	1	0.00	
Surti .. .. .	..	..	2	0.01	
Chewing tobacco	16	0.77	356	1.68	
Smoking tobacco .. .. .	..	..	6	0.03	
Leaf tobacco	2	0.12	60	0.25	
Hukka tobacco prepared .. .. .	..	..	2	0.00	
Others .. .. .	..	..	5	0.01	
Sub-total: tobacco and products ..	23	1.66	461	3.08	
<i>Alcoholic beverages, etc.</i>					
Country-liquor	13	2.39	295	3.45	
Ganja	1	0.04	4	0.04	
Refined liquor brandy, whisky .. .. .	..	..	1	0.01	
Others	1	0.38	19	0.37	
Sub-total: alcoholic beverages, etc. ..	15	2.81	312	3.87	
<i>Non-alcoholic beverages, etc.</i>					
Tea-leaf	1	0.04	42	0.17	
Sub-total: non-alcoholic beverages, etc. ..	1	0.04	42	0.17	
<i>Prepared meals and refreshments</i>					
Meals	1	1.20	3	0.13	
Snack sweets .. .. .	..	..	9	0.02	
Hot drink tea	3	0.12	49	0.09	
Sub-total: prepared meals, etc. ..	3	1.32	56	0.24	
Total: food, beverages	28	38.86	478	75.36	
Total :—(i) Food .. .. .	..	33.75	..	66.97	
(ii) Tobacco, pan, supari and intoxicants .. .. .	..	5.11	..	8.39	
<i>Fuel and light</i>					
Firewood and chips	22	3.10	390	4.60	
Kerosene oil-fuel	4	0.20	82	0.34	
Kerosene oil-lighting	22	0.88	393	1.35	
Electricity fuel .. .. .	..	..	4	0.01	
Match box	26	0.29	470	0.46	
Others .. .. .	..	..	1	0.00	
Sub-total: fuel and light ..	27	4.47	477	6.76	

APPENDIX II—*contd.*

1				2	3	4	5
<i>Housing</i>							
Rent for residential house	..	..	..	2	0.20	8	0.10
House rent owned/free	..	..	..	13	3.06	409	4.42
Sub-total: rent for housing, etc.	..	..	..	21	3.26	417	4.52
<i>House repairs and upkeep</i>							
Repairs	..	..	..	..	..	29	0.15
Others	..	..	..	..	..	1	0.00
Sub-total: house repairs and upkeep	..	..	..	..	..	30	0.15
<i>Furniture and furnishings</i>							
Bedstead, cot	..	..	..	..	..	1	0.00
Chouki, takhat	..	..	..	..	..	1	0.02
Curtains, screen, blinds	..	..	..	..	..	2	0.02
Sub-total: furniture and furnishings	..	..	..	..	..	4	0.04
<i>Household appliances, etc.</i>							
Box trunk	..	..	..	..	..	1	0.03
Utensil—bell metal	..	..	..	..	..	1	0.02
Utensil—aluminium	..	..	..	..	..	1	0.01
Utensil—brass	..	..	..	..	..	1	0.01
Sub-total: household appliances, etc.	..	..	..	..	..	4	0.07
<i>Household services</i>							
Domestic servant, ayah	..	..	..	..	..	1	0.02
Sub-total: household services	..	..	..	..	..	1	0.02
Total: Housing	..	..	..	21	3.26	421	4.80
CLOTHING, BEDDING, ETC.							
<i>Clothing (ready-made)</i>							
Dhoti	..	..	..	3	0.97	43	0.66
Pyjama	..	..	..	..	..	6	0.05
Trousers	..	..	..	..	..	1	0.04
Half-pants	..	..	..	4	0.88	75	0.66
Waist coat, jacket, jawahar coat	..	..	..	..	..	3	0.02
Vest	..	..	..	..	..	1	0.00
Bush shirt	..	..	..	..	..	3	0.04
Shirt, kamiz, kurta	..	..	..	8	1.29	148	1.53
Coat, overcoat	..	..	..	..	..	3	0.06
anji, banian	..	..	..	1	0.10	13	0.10
G							

APPENDIX II—*contd.*

	1	2	3	4	5
CLOTHING, BEDDING, ETC.—<i>contd.</i>					
Sari	1	0.12	115	2.48	
Blouse choli	1	0.09	54	0.41	
Chemise .. .. .	..	..	1	0.01	
Petticoat .. .. .	..	..	6	0.05	
Dopatta, urni .. .. .	..	..	1	0.00	
Frocks .. .. .	..	..	13	0.11	
Undergarments .. .. .	..	..	1	0.00	
Chaddar, angabastam	2	1.26	15	0.51	
Towel .. .. .	..	..	2	0.02	
Gamcha .. .. .	..	0.21	2	0.12	
Handkerchief .. .. .	..	..	1	0.00	
Longcloth .. .. .	..	..	3	0.05	
Other shirting and coating .. .. .	..	..	1	0.04	
Other cloth .. .. .	..	..	5	0.02	
Other garments .. .. .	..	..	2	0.01	
Other knitted garments .. .. .	..	..	4	0.03	
Other cloth (miscellaneous) .. .. .	..	..	8	0.05	
Sub-total: ready-made clothing	13	4.92	254	7.07	
<i>Clothing (non-ready-made)</i>					
Half pants .. .. .	..	..	1	0.01	
Shirt, kamiz, kurta .. .. .	..	..	1	0.02	
Sari .. .. .	..	..	2	0.03	
Frocks .. .. .	..	..	1	0.00	
Sweater, pullover .. .. .	..	..	1	0.01	
Mulmul .. .. .	..	..	1	0.01	
Sub-total: non-ready-made clothing .. .. .	..	..	5	0.08	
<i>Headwear</i>					
Cap .. .. .	..	..	1	0.01	
Sub-total: headwear .. .. .	..	..	1	0.01	
<i>Bedding</i>					
Mosquito net .. .. .	..	..	5	0.10	
Blanket, rug	1	0.36	5	0.20	
Sub-total: bedding	1	0.36	10	0.30	
<i>Footwear</i>					
Shoes	1	0.12	7	0.22	
Sub-total: footwear	1	0.12	7	0.22	

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Miscellaneous</i>								
Laundry	1	0.00
Washerman	2	0.01
Washing soap	27	1.38	471	2.32
Soda	2	0.00
Sub-total : miscellaneous	27	1.38	474	2.33
Total : Clothing, bedding, etc.	27	6.78	475	10.01
MISCELLANEOUS								
<i>Medical care</i>								
Medicine	8	0.04
Others	1	0.00
Sub-total : medical care	9	0.04
<i>Personal care</i>								
Hair oil, pomade, hair cream	13	0.50	362	1.13
Hair lotion shampoo, etc.	2	0.06	5	0.03
Barber	14	0.37	385	0.72
Snow, face cream, wax, etc.	3	0.01
Toilet soap	4	0.07	75	0.12
Soap nut	9	0.01
Comb, hair brush	1	0.01	2	0.00
Mirror	1	0.02	7	0.03
Face powder	1	0.00
Others	2	0.00
Sub-total : personal care	21	1.03	447	2.05
<i>Education and reading</i>								
School and college fees	1	0.01
Books—school	6	0.03
Books—general	1	0.00
Others	1	0.01
Sub-total : education and reading	9	0.05
<i>Recreation and amusement</i>								
Cinema	6	0.71	62	0.32
Toy	4	0.01
Pet animal and bird purchase	1	0.00
Sub-total : recreation and amusement	6	0.71	67	0.33

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Transport and Communication</i>					
Rail	10	0.05
Bus	15	0.07
Rickshaw	3	0.01
Sub-total : transport, etc.	21	0.13
<i>Subscription</i>					
Trade union	2	0.02	69	0.13
Religious	1	0.05	39	0.15
Gift and charity	1	0.00
Other ceremonials	1	0.43	11	0.45
Sub-total : subscription	3	0.50	97	0.73
<i>Personal effects and other miscellaneous expenses</i>					
Ornaments—metal	1	0.01
Ornaments—glass	1	0.00
Umbrella	34	0.38
Repair and maintenance	1	0.00
Pocket expenses	2	0.11	33	0.10
Other miscellaneous expenses	4	0.04
Sub-total : personal effects and other miscellaneous expenses	2	0.11	71	0.53
Total : Miscellaneous	2.35	..	3.86
Total : CONSUMPTION EXPENDITURE	55.72	..	100.79
(B) NON-CONSUMPTION EXPENDITURE					
<i>Interest, litigation, etc.</i>					
Interest paid on loan	1	0.11	6	0.04
Sub-total : inte rest, litigation, etc.	1	0.11	6	0.04
<i>Savings and investments</i>					
Ornaments—gold	1	0.01
Ornaments—silver	1	0.02
Ornaments—others	1	0.01
Automobiles	1	0.01
Provident funds contribution	21	2.42	408	4.59
Sub-total : savings and investments	21	2.42	411	4.64

APPENDIX II—concl'd.

	1	2	3	4	5
<i>Debts repaid</i>					
Debts repaid	2	0.61	66	1.51	
Sub-total: debts repaid	2	0.61	66	1.51	
Total: NON-CONSUMPTION EXPENDITURE .. ..	..	3.14	..	6.19	

SUMMARY

(a) *Consumption Expenditure*

Food .. .	..	..	33.75	..	66.97
Tobacco, pan, supari and intoxicants ..	..	..	5.11	..	8.39
Fuel and light	27	4.47	477	6.70	
Housing	21	3.26	421	4.80	
Clothing, bedding, etc.	27	6.78	475	10.01	
Miscellaneous .. ..	..	2.35	..	3.86	
Total .. ..	..	55.72	..	100.79	

(b) *Non-Consumption Expenditure*

Taxes, interest and litigation ..	1	0.11	6	0.04	
Remittances to dependants ..	..	..	..	..
Savings and investments ..	21	2.42	411	4.64	
Debts repaid	2	0.61	66	1.51	
Total .. ..	..	3.14	..	6.19	

ERRATA

Page	Chapter/Table	Particulars	For	Read
3	Chapter 1	6th line of 1st para	reports of	reports on
8	Table 2·3	sub-heading of last column	employe	employees
11	Chapter 3	last line of 1st para	or	and
35	Chapter 5	3rd line of para 5·21	Rs. 8·39 about	Rs. 8·39 or about
39	Table 5·4	sub-heading, above column 7	earne	earner
40	Table 5·5	may be read after table 5·4 given on page 39.		
42	Table 5·7	Col. 6; against item cereals and cereal products	49·0	49·05
44	Table 5·8	3rd item under col. 11	8·84	8·74
45	Table 5·9	sub-heading, above col. 1	orcentage	percentage
53	Table 7·1	1st item under col. 3	23·19	28·19
54	Table 7·2	last item under col. 6	(+) 7·63	(+) 8·58
65	Table 10·1	col. 2, item (e); against total	100·06	100·00
70	Table 11·2 (contd.)	col. 2, item (g); Figure 0·83 may be read against (i) "Tap provided: In dwelling" instead of "Tap provided"		
83	Table 13·5	sub-heading above col. 4	....of amount	....of amount of loans
94	Appendix II (contd.)	against Gamcha under col. 2	—	3
94	Appendix II (contd.)	against Gamcha under col. 4	2	23

